EXHIBIT 83

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1	UNITED STATES DISTRICT COURT
2	DISTRICT OF VERMONT
3	Civil Action No. 5:16-cv-00125
4	x
5	JAMES D. SULLIVAN, et al., :
6	individually and on behalf of :
7	a Class of persons similarly :
8	situated, :
9	Plaintiffs, :
10	v. :
11	SAINT-GOBAIN PERFORMANCE :
12	PLASTICS CORPORATION, :
13	Defendant. :
14	x
15	
16	VIDEOTAPED DEPOSITION OF ROBERT UNSWORTH
17	
18	Thursday, March 29, 2018, at 8:56 a.m.
19	
20	Sugarman & Sugarman
21	800 Boylston Street, 30th Floor
22	Boston, Massachusetts 02199
23	
24	
25	REPORTED BY: Deanna J. Dean, RDR, CRR

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PROCEEDINGS

THE VIDEOGRAPHER: We are now on the record.

The date today is March 29, 2018, and the time is approximately 8:56 a.m.

Please note that the microphones are sensitive and may pick up whispering, private conversations, and cellular interference.

Please turn off all cell phones or place them away from the microphones as they can interfere with the deposition audio. Audio and video recording will continue to take place unless all parties agree to go off the record.

This is Media Unit No. 1 of the video recorded deposition of Robert Unsworth, taken by counsel for defendants in the matter of James D. Sullivan, et al., versus Saint-Gobain Performance Plastics Corporation, filed in the US District Court, District of Vermont.

The deposition today is being held at Sugarman & Sugarman, located at 800 Boylston Street, Boston, Massachusetts.

My name is Patrick Blaskopf from the firm Veritext and I'm the videographer. The court reporter is Deanna Dean, also from Veritext.

Page 7 1 I'm not related to any party in this 2 action, nor am I financially interested in the 3 outcome. Counsel and all present in the room and 4 5 everyone attending remotely will now -- there's 6 no one attending remotely, but everyone will now 7 identify themselves and the parties they 8 represent, and afterwards our court reporter 9 will swear in the witness and we can proceed. 10 Counsel? 11 MR. WILSON: Lincoln Wilson of Ouinn 12 Emanuel Urquhart & Sullivan for Saint-Gobain Performance Plastics Corp. 13 14 MR. WOLFF: Bert Wolff for defendant. 15 MS. JOSELSON: Emily Joselson, Langrock 16 Sperry & Wool, for the plaintiffs. 17 ROBERT UNSWORTH 18 a witness called for examination by counsel for the 19 Defendant, having been satisfactorily identified by 20 the production of his driver's license and being 21 first duly sworn by the Notary Public, was examined 22 and testified as follows: 23 **EXAMINATION** 24 BY MR. WILSON: Good morning. Would you please state your 25 0.

Page 8 1 name for the record. Α. Robert Unsworth. 3 And Mr. Unsworth, we've been introduced Ο. off the record. My name is Lincoln Wilson. be taking your deposition today. I know you've been deposed before, but I'd like to just go over a 7 couple of the ground rules for deposition. As you're aware, it's important that we give the court reporter an opportunity to create a 10 clean record of transcription of the deposition 11 you're giving today. So it will be important for 12 you to give verbal answers to the questions that I 13 ask today. 14 Do you understand? 15 Α. Yes. 16 And as you mentioned off the record, you Ο. may sometimes be inclined to mumble, but if you 17 18 can, please speak clearly so the court reporter and 19 the videographer can clearly pick up what you're 20 saying today. It will be appreciated. 21 If you need a break at any time, feel free 22 to ask your counsel and we'll be happy to arrange 23 for that. Just not while a question is pending.

And you may be inclined at some points to

Α.

Ο.

Mm-hmm.

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Page 9 1 jump in and answer my questions because you have a 2 clear sense of where I'm going, and you may be 3 right about where I'm going; but just for the court reporter's sake, if you could wait until I'm 4 5 finished with the question before you answer, that 6 would be much appreciated. 7 Α. Sure. 8 So plaintiffs' lawyers retained you in Ο. this case to identify measures of groundwater 9 10 damages to the plaintiffs in this matter and to 11 estimate the magnitude of monetary damages. 12 that correct? 13 Α. That's --14 MS. JOSELSON: Object to the form, but you 15 can answer. 16 That is correct. I think there's 17 obviously more detail to it than that. But, yes, 18 that's correct. 19 And you've provided an expert report in 20 this case on the issue of class certification. 21 that correct? 22 Α. Well, the report is -- I'm not a lawyer, 23 but as I understand it, what I was asked was 24 whether I thought the damages could be estimated on 25 a classwide basis, and that's what -- my opinions

Page 10 1 relate to that in part. 2 (Unsworth Exhibit 1 handed to the 3 witness.) BY MR. WILSON: 4 5 And I'm handing you what's been premarked for identification as Unsworth Exhibit 1. 6 Is this 7 the class certification report you provided in this 8 case? 9 It looks to be a correct copy of my August 10 Again, I'm not an attorney, so I'm not 11 sure what you mean by the class certification 12 report. 13 So I had a report in August which -- in 14 which I stated some facts associated with the 15 matter and talked about what methodologies I could 16 apply that could be applied on a classwide basis. 17 All that information is incorporated in the later 18 report, which is the December report, in which I 19 actually present damages. So . . . 20 Q. Fair enough. 21 And you also provided a sworn declaration 22 in this case in support of plaintiffs' motion for 23 class certification. Is that correct? 24 Α. That's correct, yeah. 25

Page 11 1 (Unsworth Exhibit 2 handed to the 2 witness.) BY MR. WILSON: 3 I'm handing you what's been premarked for 4 5 identification as Unsworth Exhibit 2. Is this a 6 copy of that declaration? 7 It seems to be, yeah. 8 And, Emily, I'll just note MR. WILSON: 9 just for housekeeping purpose that it appears 10 that on the docket, when that was filed, 11 Mr. Unsworth's report was not attached to the 12 declaration. So that might be something that 13 plaintiffs want to clean up. But just a 14 heads-up. 15 MS. JOSELSON: Okay. Could I have a copy 16 of Exhibit 2? 17 MR. WILSON: (Handing.) 18 BY MR. WILSON: 19 So taking a look at your declaration, does Q. 20 your -- and just for ease of reference, I know 21 you've given some qualifications about the initial 22 report you provided. I'm going to refer to that as 23 the class certification report, just for ease of 24 reference, if that's all right. 25 Α. Okay.

- Q. Does your class certification report contain a complete statement of all opinions you'll express relevant to the issue of class certification?
- A. I would say that the December report, which some of the language changes slightly and I go on to present the analysis, I think would be a more complete representation of that -- on that issue.
- Q. I'd like you to take a look at Unsworth
 Exhibit 2. Do you see in the second sentence of
 paragraph 1 there, it says, "I have prepared an
 expert report attached as Exhibit 1 which contains
 a complete statement of all opinions I will express
 relevant to the issue of class certification and
 the basis and reasons for them as well as the
 materials I considered in forming these opinions"?

 Did I read that correctly?
 - A. You did.
- Q. And is it true, then, that your class certification report does contain a complete statement of all opinions you'll give relevant to the issue of classification?
- A. Well, I also state in the report which was submitted with it that if new information became

Page 13 1 available, I would incorporate it in my opinion. 2 So to the extent that that is reflected in 3 the December report, I would say the December report better reflects my opinions. 4 5 Since this declaration has been filed with 6 the court and is a sworn declaration, do you feel 7 the need to correct your representations to the 8 court? 9 Α. I don't think so. 10 Did you draft your class certification Q. 11 report yourself? 12 Α. I did. And your class certification report does 13 Q. 14 not contain an estimate or quantification of 15 monetary damages for the class -- the putative 16 class members, does it? 17 Α. No. That's in the December report. 18 Do you believe your class certification Q. 19 report is accurate? 20 Well, it's accurate within -- as I 21 mentioned, there may have been changes between the 22 August and December. But, yes, I believe it's 23 accurate. 24 To the best of your knowledge, everything Q. 25 stated in your class certification report is true.

	Page 14
1	Is that correct?
2	A. Yes.
3	Q. And you also provided an expert report on
4	certain issues pertaining to the merits in this
5	case. Is that correct?
6	A. Again, I'm not a lawyer, so as I
7	understand it, the term "merits" means damages,
8	what I would refer to as damages. So that would be
9	the December report.
10	(Unsworth Exhibit 3 handed to the
11	witness.)
12	BY MR. WILSON:
13	Q. I'm handing you what's been premarked for
14	identification as Unsworth Exhibit 3.
15	MR. WILSON: And there's a copy for you,
16	Emily.
17	MS. JOSELSON: Thank you.
18	A. That's the next one.
19	Q. Whoops.
20	Is this the report, the second report that
21	you submitted on of damages in this matter?
22	MS. JOSELSON: Object to the form
23	quantification.
24	A. This looks to be a correct copy of my
25	December report.

Page 15 1 And, again, just as a housekeeping matter, 2 I'll be referring to that as the merits report --3 Α. Okay. Thank you. -- throughout this deposition. Q. 5 Does your merits report contain a complete statement of all opinions you'll express on the 6 7 merits of this case? 8 I think it covers all the topics on which Α. 9 I'll be -- I would be testifying and all the 10 opinions. It covers topically all of the opinions 11 I would have. 12 Does your merits report contain the facts Q. 13 or data you considered in forming your opinions? 14 Α. It does. 15 Do you plan to offer any other opinions 16 about the merits of this case that do not appear in 17 your merits report? Depends on the questions you ask today. 18 Α. 19 Are you aware of the requirement under the Ο. 20 federal rules that an expert submit in their report 21 all opinions they'll express in the case and the 22 basis and reasons therefore? 23 I'm broadly familiar with that, Α. 24 right. 25

Do you believe it's proper for you to

Q.

Page 16 1 express new opinions for the first time at 2 deposition in this case? 3 I think if you ask me a question that was Α. on a topic that wasn't addressed in the report, I 4 5 may have an opinion on that. So . . . 6 0. Did you draft your merits report yourself? 7 Α. I did. 8 Do you believe your report is accurate? 0. 9 Α. Yes. 10 To the best of your knowledge, is Ο. 11 everything stated in your merits report true? 12 Α. Yes. 13 Ο. Does the "Information Relied Upon" section 14 of your report list the full set of documents that 15 you reviewed on preparing each of those reports, 16 respectively? 17 Α. So what I list are the specific documents 18 that I relied upon for this report. I also 19 reference my experience and the economics 20 So there are obviously items and literature. 21 authorities I'm aware of that relate to this that 22 helped form my opinion. But these are the specific 23 documents that I relied upon. 24 Q. Approximately how many hours have you 25 spent working on this case?

Page 17 1 I would -- I'm going to have to guess. 2 think it's about 100. It might be less than that. 3 But that would just be a guess. In the course of forming your opinions in 4 Ο. 5 this case, did you ask plaintiffs' counsel to provide you with certain documents? 6 7 Plaintiffs' counsel did provide me with documents. I don't -- I don't think I -- I don't 8 9 recall requesting any specific documents from 10 plaintiffs' counsel. 11 (Unsworth Exhibit 4 handed to the 12 witness.) 13 BY MR. WILSON: 14 I'm going to hand you what's been 0. 15 premarked for identification as Unsworth Exhibit 4. 16 Α. Mm-hmm. 17 MR. WILSON: A copy for you, Emily. So this is an email chain between Ms. 18 Q. 19 Joselson, who is counsel for plaintiffs; Tim 20 Raymond of the state of Vermont; and Matt Chapman of the state of Vermont, who is cc'ed. 21 22 Α. Mm-hmm. 23 And the date of this email chain is Ο. 24 December 12, 2017. Is that correct? 25 Α. That's correct, yeah.

Page 18 So that was three days before you 0. submitted your merits report. Is that correct? That's correct. Α. And in this email chain, Ms. Joselson says Ο. she's now seeking a copy of a document submitted to the state of Vermont by Jason Dolmetsch of MSK Engineering on behalf of North Bennington's water line extension analysis. "It is his preliminary engineering report (and specifically his 20 percent design memo), all submitted in November 2016." Did I read that correctly? Α. You did. Ο. And Ms. Joselson goes on to say that "Our experts need this document ASAP for incorporation into their expert reports, which are due on Friday." Did I read that correctly? Α. You did. Were you aware that your merits report is the only report in this litigation that cites the MSK Engineering report referred to in Ms. Joselson's email? I wouldn't know. I haven't read any of the other expert reports.

Would it be fair to say that Ms. Joselson

Q.

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Page 19 1 requested that report from the state so that you 2 could review it and incorporate it into your 3 opinion? MS. JOSELSON: Object to the form. 4 5 It appears that way. I don't -- sitting here now, I don't recall how I would have used that 6 7 or did use that document. 8 Can you tell me what information that 0. 9 report contained that you incorporated into your opinion three days before it was due? 10 11 I'd have to look at the document to see if 12 I, in fact, did cite it. I don't recall what this 13 particular document -- what it would have been used 14 for. 15 So you hold yourself out as an expert in 16 the assessment of economic damages resulting from 17 adverse changes in the environment, including 18 environmental contamination, as well as the 19 benefits associated with improvements in 20 environmental conditions. Is that correct? 21 I am recognized as an expert in those 22 areas, yes. 23 And you hold yourself out as an expert in Ο. 24 those areas. Is that correct? 25

I'm not sure what that -- what that

phraseology means. That's the business that I'm in. That's what I do as a consultant.

- Q. And you have stated that you are an expert in those fields. Is that correct?
 - A. Yes.

- Q. You are not an expert in air emissions modeling, are you?
- A. I work with air emissions models. It's not unusual for us to have to work with air emissions models. For example, we recently completed some work for the city of Accra in Ghana, looking at causes of air pollution there.

So I'm familiar with interpreting data from those models, but I do not typically run those models or wouldn't present myself as an expert in air modeling. But I do understand them.

- Q. You would be doing an economic analysis of an air model performed by someone else. Is that correct?
- A. I would be using the information from the model to understand the biophysical changes in the environment or the chemical changes in the environment.
- Q. But as you said, you don't develop those models yourself?

Page 21 I have not developed any air models in Α. recent years, no. And you wouldn't be qualified to develop Ο. them, would you? Α. I wouldn't put myself forth for that, no. 0. You're not an epidemiologist, are you? No, I'm not an epidemiologist. Α. You're not a medical doctor? Ο. Α. No. You're not a property valuation expert? Q. I would disagree with that. It's not Α. unusual in my work to do hedonic valuation of property diminution or use other techniques to get a property diminution. So I've actually had -have written expert reports on that topic. Hedonic valuation would be a form of Ο. economic modeling. Is that correct? Α. It's a form of econometric modeling. what you do with a hedonic model -- and the word "hedonic" has a very different meaning in economics than it does in the law. But within economics, hedonic models are used -- you're using data on various attributes of

properties to explain their prices. And so by

doing that, you can use regression analysis and

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other techniques to discern whether a particular attribute has an effect on property values.

- Q. And is that necessary only where there is not available market information about the value of property?
- A. No. Typically it's the opposite. It's using market data on the value of the property, so you have to have market data.
 - Q. You have to have market data.
- A. And I should say, you know, there are other data that are similar to market data. So there are -- there are census data; there are -- you know, there are data now available online from Zillow and other providers of data that simulate market data.
- Q. But you're not an expert in real estate, are you?
 - A. I'm not sure what that means.
- I do economic analysis -- I have done economic analysis of property values as they're affected by various amenities and disamenities.

 I'm not a real estate agent or I don't -- I don't build models of valuation of commercial real estate or anything like that.
 - O. And those be amenities and disamenities

Page 23 1 that would be environmental in nature. Is that 2 correct? Typically for me, they're environmental in 3 Α. nature, although my firm works on other attributes. 4 5 And you also -- you might have to get involved in valuing other things, like whether or not they're 6 7 similar school systems or similar crime rates or 8 things like that. So . . . 9 Ο. You wouldn't be able to tell me how much 10 adding granite countertops to a three-bedroom 11 apartment in Manhattan is going to increase the 12 sale price of my condo, is it? 13 Α. No. 14 0. No. And I would assume it already has granite 15 Α. 16 countertops if it's a condo in Manhattan. 17 It's a cheap one. Q. 18 You never worked for a state regulatory 19 agency, have you? 20 I've been a consultant to several state 21 regulatory agencies, but I haven't been an employee 22 of a state regulatory agency. 23 Have you ever worked for a federal Ο. 24 regulatory agency? 25 I've been a consultant to Α. Same thing.

numerous federal regulatory agencies but never been an employee of a regulatory agency.

- Q. And the opinions that you're offering in this case are limited to the field of economics.

 Is that correct?
- A. Well, I think I'm expressing opinions that relate to understanding the law and how applied economics might be applied to the law using information on environmental conditions and information on engineering possibilities to resolve some of those conditions. So -- but all of those things fall within what an economist does in interpreting those data and using those data.
- Q. So you may be looking at other disciplines here, but it's all through the lens of economics.

 Is that correct?
- A. Yeah. Typically what I'm doing in all my projects is looking at how has -- how have changes in the environment, positive or negative, affected people's behaviors, affected the valuation of natural assets and private assets, affected revenues to municipalities or other -- other functions of things had happen due to a change in the environment.
 - Q. And as you mentioned earlier, you're not a

Page 25 1 lawyer, are you? 2 Α. No, I'm not. 3 Ο. What percentage of your work is litigation consulting? 4 5 In terms of expert witnessing percent, or 6 cases where I'm going to be an expert witness? 7 that what you mean? Or --8 That would be a fair qualification. 0. 9 Α. I would say it's -- in terms of my 10 revenue, it's probably 10 percent. 11 And what's the balance of your revenue? 0. 12 Well, within industrial economics, we work Α. 13 on a whole range of public policy projects and 14 damage assessment cases involving federal claims 15 against private parties or private-party claims 16 against the federal government, et cetera. 17 there's a whole lot of things that we're involved 18 in. 19 But that work that you do for governmental Q. 20 entities against private parties, that's litigation 21 as well, isn't it? 22 Α. Often -- I guess what I'm distinguishing 23 is almost all of my work is on projects that are 24 either in settlement negotiations with no intention 25

of going to litigation or they're in some kind of

Page 26 1 cooperative assessments or they're providing 2 support more broadly to programmatic issues, so not 3 headed for litigation. So when I say "litigation consulting," I 4 Ο. 5 mean any area where you're providing an opinion 6 relevant to a dispute between two parties, 7 regardless of whether it ultimately ends up in 8 court, arbitration, mediation, settlement. 9 With that understanding, how much of your 10 work is litigation consulting? 11 So where the work we do might contribute 12 at some point to a claim by one party against 13 another? 14 0. Yes. 15 Α. It's probably half. 16 Half. And the balance --0. 17 And I'd have to distinguish my personal Α. work from the work at the rest of my firm, which it 18 19 would be less than that for the rest of the firm. 20 So for you specifically, it would Ο. Okay. 21 be half of your work is litigation consulting? 22 Α. Something like that. Would be related to 23 claims that individuals have against other 24 individuals. 25 Or entities have against individuals or Ο.

Page 27 1 other entities? 2 Α. Yes. And what's -- the balance of your work 3 Ο. would be public policy. Is that correct? 4 5 I think that's -- public policy or 6 economic research. 7 What percentage of the litigation Q. 8 consulting work that you do is for the government 9 as opposed to private parties? 10 It's probably 80 percent government, 20 11 percent private. It also depends -- in some cases, 12 we're retained by private law firms, for example, 13 to work with Indian nations. So the ultimate 14 client would be a government of sorts, of the 15 Indian nation. So I'd have to guess, but it's 16 probably 80/20. 17 Q. What portion of your litigation work 18 involves habitability assessments? 19 Α. I'm not sure what that means. 20 Have you performed a habitability Ο. 21 assessment before? 22 Α. Never heard of it. 23 What portion of your litigation work Ο. 24 involves evaluating groundwater damages? 25 Α. So of the piece that might involve

Page 28 1 litigation, groundwater is probably a quarter. That would -- that would imply that 20 percent of 2 my work is on groundwater. It's probably less than 3 that, actually. But my own personal work. Not the 4 5 firm's work, but my own personal work. 6 Okay. I know you're the economist, not 7 me, and your math might be better than mine. 8 understood that 50 percent of your work is 9 litigation-focused, and if a quarter of that is 10 groundwater, then would that be 12.5 percent that 11 you do? 12 Α. Oh, I thought we were still talking about 13 the government side. 14 Of overall work I do, how much is on 15 groundwater damages? 16 0. Yes. 17 It's -- yeah, it's probably 10 or 15 Α. 18 percent. 19 Okay. And within that work on groundwater Q. 20 damages, how much is for the government as opposed 21 to private parties? 22 Α. It's probably more of government-funded 23 than private party-funded. 24 How much is government? Q. 25 I don't know. I'd have to -- I'd have to Α.

Page 29 1 go back and do the math. 2 Q. Can you count on one hand the number you 3 of times you've done groundwater assessments for private parties? 4 5 For private parties? 6 0. Where the ultimate client was a private 7 party. 8 A private entity --Α. 9 Ο. Yeah. 10 -- not a governmental agency? Α. 11 Yeah. Q. 12 A. I would think probably that's right, yeah. 13 Q. And how many of your fingers on that one 14 hand do you need to count those assessments? 15 I'd have to go back. I think it's five or Α. 16 7. 17 Q. Okay. 18 I'd have to have an extra digit, possibly, 19 on one hand. 20 Maybe a second hand? Q. 21 Α. Yeah. 22 Q. Can you tell me how evaluating groundwater 23 damages for the government is different than doing 24 so for a private party? 25 It actually isn't -- from an economic

perspective, the fundamentals aren't all that different, where, as economists, we're always looking at changes in behavior or distribution of assets.

So, you know, for example, in this case, it's not really all that different. The techniques are very similar. There may be some categories of damage which would accrue to a private party that are -- would be atypical of a governmental party and vice versa. But it's usually not all that different.

- Q. Would it be correct to say, though, that you have to evaluate groundwater damages specific to the rights of the party whose damages you're evaluating?
- A. I mean, as an economist, what we do is assess damages, and those would -- that may have to do with individual rights. Again, as I mentioned, a private party may have rights the federal government doesn't have, for example. But we're looking at damages, and then typically it's the law that's deciding what's recoverable for an individual.
- Q. But when you're looking at damages, you need to make sure that you're looking at the

damages of the person you're evaluating and not the damages of someone else. Is that correct?

MS. JOSELSON: Object to the form.

- A. I think if someone were asking us to assess damages, they probably wouldn't want to spend a lot of effort on something they can't recover damages for. But that would be a legal decision.
- Q. Have you ever done a groundwater assessment on behalf of a putative class prior to this case?
- A. The -- yeah, I -- well, I'd have to go back and look. I have worked on claims that have involved what amount to class actions. I don't know if they were actually entered as classes or not.
 - Q. What cases would those be?
- A. I mean, some examples would be the Lockformer case in Chicago where I worked with Dr. Kopp on that assessment. There was a case in Florida involving contamination of groundwater, contamination of soils in a neighborhood. I worked on a project in -- east of St. Louis in Illinois that involved groundwater damages.

MR. WILSON: I'd like to mark this as

Page 32 1 Exhibit 5. 2 (Unsworth Exhibit 5 marked for 3 identification.) BY MR. WILSON: 4 5 Can you tell me what this is, 6 Mr. Unsworth? 7 It appears to be Dr. Kopp's expert report 8 from LeClercq versus Lockformer, which was a claim 9 for damages associated with groundwater 10 contamination in Naperville, Illinois, which is a 11 bedroom community of Chicago, which we worked on. 12 And your name is also listed on this 13 report. Is that correct? 14 Α. That's right. 15 Q. And you cited this report from the 16 LeClercq v. Lockformer case in your reports in this 17 Is that correct? case. I know I included it as a reference. 18 19 don't remember where we cited it. I'd have to 20 look. But I did include it as a reference for 21 sure. 22 Can you tell me why you relied on this 23 report in forming your opinions in this case? 24 MS. JOSELSON: Object to the form. 25 Α. So I provided this report -- this case

involved some similar economic issues, and also forms a nice basis for considering the added costs associated with folks having to switch to municipal water and pay a water bill.

- Q. And can you describe to me exactly what your role was in preparing this report in the LeClercq case?
- A. Sure. At that time I was principal of my firm, and Jennifer Renshaw -- who is now Jennifer Baxter -- and Robert Patterson, who are both now partners in the firm, were the staff working with me and we were providing technical support to Dr. Kopp.
 - Q. What do you mean by "technical support"?
- A. We were gathering data at his direction and doing calculations at his direction.
- Q. So how was his role in preparing this report distinct from your role?
- A. He was the expert witness, so he was the -- in this particular report, he was the expert witness. He was the guy who got deposed.
- I work a lot with Ray, so in some cases I file joint reports with him. In some cases he's the expert; in some cases I'm the expert.
 - Q. Did you refer to this report in the course

of developing your opinions in this case because it's the only other case where you've provided a damages assessment of groundwater on behalf of a putative class?

MS. JOSELSON: Object to the form.

A. No.

- Q. You also mentioned a case in Florida. Can you tell me who the parties were in that case in Florida?
- A. The -- I'm forgetting the name of the town. It's in northern Florida, just east of Tampa. The parties were a neighborhood near a pesticide and fertilizer grinding facility. So, as I understand it, sometimes pesticides and fertilizer is delivered in sort of block form and it's mixed at a facility. That facility was doing that mixing, and because of fugitive emissions and because of overland runoff, the neighborhood had very high levels of nitrate in their water. And so we were looking at the effect on salability of homes and property values associated with the presence of nitrate.
- Q. Did you provide an opinion in that case about how property values were affected?
 - A. I did.

Page 35 1 Q. On behalf of the putative class? 2 I don't remember if it was a class or not. Α. 3 It was a neighborhood of, you know, similar homes, and the methodology I used was conducted on a 4 5 neighborhood basis, so, you know, what you might call a class basis. But I don't remember if it was 6 7 a class action. 8 Do you recall the name of the defendant in 0. 9 that case? 10 Α. I don't. 11 Do you recall any of the named plaintiffs? 0. 12 Α. I don't. 13 Q. Is it perhaps listed on your expert 14 report? 15 Α. It would take me a while to go through 16 It may be in here. 17 We can come back to that if there's an 0. 18 opportunity at a break and if we're able to 19 identify it. 20 That's fine. Α. Yeah. 21 We'll all be the first to know. Ο. 22 Α. And I provided an opinion in that matter, 23 and I believe I also provided an expert affidavit 24 on the settlement to the court on the 25 reasonableness of the settlement.

Q. Now, you mentioned in your report that you've been retained by both plaintiffs and defendants as an expert witness.

Can you give some examples of defendants for whom you've previously provided an expert opinion?

- A. Yeah. I just -- I represented as an expert Nicaragua in a claim brought by Costa Rica in the world court. It was just -- a trial that was just heard. They were the defendant.

 Nicaragua was the accused party.
- I've represented the Navy, the Air Force, and Department of Defense as defendants in claims for environmental damages, which they were responsible for. There may be other -- there may be other instances where I've represented defendants in some matters.
- Q. Have you ever represented a private corporation?
- A. Not in a damage claim, no. We do do work with private corporations. I do work on, for example, on Clean Water Act 316(b) analyses for power companies. So we do do work for private entities.
 - Q. Approximately when were you first retained

by plaintiffs' counsel in this case?

- A. It would have been spring of last year.
- Q. Would you agree that an economic analysis of environmental damages must be conducted relative to the property rights of the plaintiff, that is, the person whose damages you're analyzing?

MS. JOSELSON: Object to the form.

A. So, again, you could have economic losses that are true for which a person may not have property rights. So the person may not -- may not be able to recover those damages.

You also -- at times, for example, we are able to assess damages and recover damages, for example, for Indian nations because they have unique rights that go along with their treaties or something that, in effect, provide a property right. So it can matter. The damages themselves occur no matter what. The question is whether courts would let people get relief for them.

- Q. When you talk about loss, you have to talk about whose loss it is. Right?
- A. Well, we typically talk about the loss, and then it typically accrues to a human, if that's what you mean. So that's typically what we're dealing with: a human or to a company or to a

Page 38 1 governmental entity. 2 Q. And so you have to look at the losses that 3 are specific to the person whose damages you're evaluating. Is that correct? 4 5 MS. JOSELSON: Object to the form. 6 Again, it's not -- I don't have to. 7 may not be a great deal of purpose in looking at 8 damages if it's not something that the party can 9 recover. A great example of this is is if I'm 10 driving to work and two other parties have an 11 accident, and because of that -- I'm not touched at 12 all, I'm not bothered by it, but I'm late to work. 13 I accrue a real loss for being late to work, but I 14 can't recover damages for it. But the damage is 15 real. 16 Do you pay attention to whether the 17 damages you tried to assess are legally recoverable 18 by the plaintiffs in this case? 19 MS. JOSELSON: Object to the form. 20 I'm not sure what you mean by "pay Α. Yeah. 21 attention." 22 It's -- I don't recall having 23 conversations about that, but that's not an unusual 24 conversation for me to have with clients, to ask as

we go into a case what sorts of remedies are

available in the law for their -- for the client and how my analysis might assist in those -- improving those -- you know, supporting those remedies if in fact we find a damage.

- Q. And so even as an economist, if you've been retained to evaluate damages to Andy, you can't say you're just going to look at losses to Barry and someone else to determine Andy's losses. Is that correct?
 - A. No, that would be wrong.
- Q. So when you're working for governmental entities, you have to evaluate damages with respect to the public property and the natural resources that are at issue in those cases. Is that correct?
 - A. No, that also wouldn't be correct.
- Q. Why not?

- A. You said public property. So, for example, under -- under federal law, government entities can recover losses on behalf of the public. So those losses, in fact, may have accrued to individuals -- my inability to go to a beach if there's been an oil spill, for example. But the federal government is allowed to accrue those losses and try to remedy them in some manner.
 - Q. But those public rights are with reference

to property held by the government. Is that correct?

- A. No, that's not necessarily correct, either. It -- you know, an oil spill that affects beaches, some of those beaches might be private beaches, but the federal government still has within federal law the right to recover the damages.
- Q. But that's different from evaluating damages for a private party because they have different property rights. Is that correct?
- A. Again, property rights can be important in whether or not a remedy is available within the law. And it may be important for me to know because the client may not want me to spend money assessing losses that they're not going to be able to recover. But the damage models are -- can be influenced by property rights but are not dependent upon them.
- Q. And private parties are not like the federal government, where the federal government, you're telling me -- the federal government, you're saying, can recover for damage to a private beach.

 Private parties can't do the same thing, can they?

 MS. JOSELSON: Object to the form.

A. That's a good question. I mean, you know, I'm not a lawyer, but within our field, for example, private nonprofits can file suits against parties if they feel that they need to act where the government isn't acting.

And so, yeah, that's a good question. I mean, it could be complicated.

- Q. But those public-interest organizations aren't plaintiffs in this case, are they?
- A. I'm not -- I'm not aware if there's any public nonprofits or nonprofits involved as plaintiffs in this case.
- Q. And in that earlier example of if you're evaluating damages for Andy you don't look at Barry's loss, Andy can't recover for Barry's loss, can he?
- A. Well, those are two different questions. So one is a question of how you model the losses, and it's not at all unusual within economics to --for example, we talked about hedonic models. If I'm looking at diminution in property prices, I'm typically looking at transactions that have occurred, but I am inferring from that losses to parties who may not have sold their homes. They still own their homes. And I would infer those

Page 42 1 losses to those other parties. 2 Similarly, if I'm building a recreational 3 damages model, which we do a lot, I may infer losses to the general public associated with loss 4 5 of opportunity to recreate. And that would be based on data I have for certain individuals who 6 7 represent the rest of the public. 8 So that's a question about the -- or an Ο. 9 issue about the availability of data that you seem 10 to be discussing there. Is that fair? 11 MS. JOSELSON: Object to the form. 12 It's not -- I mean, typically, we Α. No. 13 don't -- in building the models, we don't need data 14 on every single individual. We're building models 15 that reflect damages and reflect changes in 16 behavior or changes in cost to individuals and we 17 apply that to broader groups. 18 Ο. And I --19 We don't need a census of all of the Α. 20 individuals. 21 That is what I'm asking, though, is that 22 you're using those techniques where you have 23 information on one person's loss to estimate 24 another person's loss. But that wouldn't -- that

does not mean, however, that one person may recover

Page 43 1 for another person's loss. 2 MS. JOSELSON: Object to the form. 3 Is that correct? 0. So that would be a different issue, 4 Α. Yeah. 5 and to me, that's a legal issue. I don't know. 6 don't know how that might work. 7 Are you aware of any provision of the law Q. 8 that allows private persons to recover for a public 9 entity's loss? 10 I'm not a lawyer, and I wouldn't -- I 11 wouldn't want to speculate on that. 12 But you're not aware of any provision that 13 would allow that? 14 MS. JOSELSON: Object to the form. 15 Α. Can you repeat the question? 16 You're not aware of any provision that Ο. 17 allows a private party to recover for a public 18 entity's loss? 19 Not as I sit here, but I'm not sure. I'd 20 have to know -- I'd have to know the context. That 21 might work within economics. 22 Q. Because you told me earlier you're aware 23 of provisions that you're saying allow a public 24 entity to recover for a private loss in the example 25 of the government recovering for private beaches.

But you're not aware of something going the other way, are you?

- A. Well, as I said, I mean, you know, groups like Conservation Law Foundation will take actions if they believe the government is not doing so and may in fact recover -- it might be a private entity recovering for the public's loss. So . . .
- Q. Don't those private entities, Conservation

 Law Foundation, for example, aren't they typically

 seeking injunctive relief rather than monetary

 damages?
 - A. Depends.

- Q. Are you aware of cases where Conservation

 Law Foundation has been permitted to recover

 monetary damages for public loss?
- A. I'm not aware of any specific cases, but I am aware of instances where sort of public advocacy groups have sought damages. I'm not sure where that falls within injunctive relief, but -- again, I'd have to think about that. I'm not sure that's true.
- Q. Are you aware of any cases where a private individual, not a public-interest organization, is empowered to recover for loss to a public entity?

 MS. JOSELSON: Objection.

- A. I'm not aware of any examples right now. But, again, I'm not an attorney, so there may be areas within the law where you're allowed to do that.
- Q. Would you also agree that an economic damages analysis requires you to evaluate the but-for world that would have existed in the absence of the conduct that's at issue?

MS. JOSELSON: Object to the form.

- A. So the but-for model is a -- is a standard model. You asked the question what the world would look like had the event in question had not occurred, and you try to assess what the world would look like but for that event. So that's a pretty standard model. There are other frameworks, but that's the standard framework. And that is the framework I used here. So . . .
- Q. So using that but-for model on events relative to damages if it occurred in the actual world but would not have occurred in the but-for world.

MS. JOSELSON: Object to the form.

- O. Is that correct?
- A. I'm not sure I followed that.
- Q. Okay. So something might be potentially

Page 46 1 relevant to damages if it did occur in the actual world, but it would not have occurred in the 2 3 but-for world. Is that correct? Again, that's not the way I would say it. 4 Α. 5 What you're typically asking the question is you have -- something has happened and that's the --6 7 that's the world with the event. And you're 8 comparing it to the but-for condition, which is but 9 for that event, what would the world look like? 10 But if there is a particular consequence 11 that you're trying to quantify and measure, and 12 that consequence did occur in the actual world but 13 would not have occurred in the but-for world, then 14 that may be relevant to damages. Is that correct? 15 MS. JOSELSON: Object to the form. 16 If that -- if that consequence is the 17 thing you're trying to measure, yes. Again, I'm 18 not quite sure I would say it that way, but . . . 19 Now, if an event occurred in the actual Q. 20 world -- or let's call it a consequence. 21 If a consequence occurred in the actual 22 world but it would have also occurred in the 23 but-for world, then it's not relevant to damages, 24 is it?

Object to the form.

MS. JOSELSON:

- A. I would say that's not true, no.
- Q. So if the sun rises in the east in the actual world and it also rises in the east in the but-for world, that wouldn't be relevant to damages, would it?
- A. Oh. You had -- I thought what you had said is that if something else changed in those two time periods, or during those -- from those two scenarios.
- Q. If the two worlds are the same, then there's not a damages issue?
- A. Then the but-for is only -- would only be the consequence that you're trying to measure the effects of.
- Q. Okay. And would you agree that once we've described the difference between the actual world and the but-for world, the next task is to determine how to quantify that difference?

MS. JOSELSON: Object to the form.

- A. Broadly speaking, and when you say quantify, that could include literally a quantification of something or it could include a monetization of something.
- Q. And in doing so, it wouldn't be permissible to speculate, would it?

Page 48 We don't typically speculate, no. Α. Q. Not typically? Sometimes? If I am talking to my daughter or Α. something, I might speculate. Typically in business, I do not speculate. So . . . Okay. You have to be able to decide a basis for our quantification of the difference between the actual world and the but-for world. Is that correct? You'd usually want to be able to Yeah. support the notion that there has been a change associated with the thing that you're trying to measure the consequences of, or the event you're trying to measure the consequences of. And as you're trying to quantify that

- Q. And as you're trying to quantify that difference, it's appropriate to consider all available data. Is that correct?
- A. I wouldn't say that. That's too broad.

 We may not need all data. We would need data that

 are relevant to the thing you're trying to measure.
- Q. Yes. Relative to the thing that you're trying to measure. It's appropriate to consider all data relative to the thing you're trying to measure?
 - A. I think it's appropriate to consider

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sufficient information to get at the thing you're trying to measure. Again, we don't always need a census of information.

Q. And if someone is able to provide you with more information that allows you to determine damages on a more precise basis, that's appropriate. Is that correct?

MS. JOSELSON: Object to the form.

- A. It may be or it may not be necessary. For example, we -- as I mentioned, we build economic models all the time, and I can always go gather more data. It may make the estimates more statistically precise, but it may not be useful or purposeful to spend the time doing that.
- Q. But if someone provides you with that information and it does make the model more precise, it's appropriate to consider that information. Is that correct?
- A. Again, I wouldn't say that's necessarily true. We've actually done research on how additional information improves precision and, you know, is it worth it to gather that additional information; is it worth it to consider it?

So I think that you do reach a point at which you do have enough information to have an

opinion to draw an inference, and having more information may not be necessary.

Q. But let's say someone walks into your office and says, "Hey, Mr. Unsworth, I've got this additional information about this project I've collected myself. I've gone through the work to do it. I think it makes your estimate more precise."

It's appropriate for you to consider that information. Right?

MS. JOSELSON: Object to the form.

A. Again, I may not need that precision.

Precision is -- describes how statistically

confident we are in the result or how confident

I am. If that information just makes me more

confident, depending on the level of effort

required to look at it or to include it, it would

depend. It would depend.

We go through this a lot in my field. So the question is when is it useful to get more information and when is it -- when is it not useful to do that.

Q. Let's say you're estimating the total bill to your client or total cost to your client of something, and someone provides you with additional information that shows that, under a more precise

model, the cost is actually significantly lower than you estimated.

Is it appropriate for you to consider that information?

A. So I guess the confusion here is that's not what in statistics you refer to as precision. Precision is how closely and how -- with what statistical confidence you have in, or -- or other confidence you have in the result.

\$7, plus or minus a dollar, precision would mean
I -- okay, now I know it's \$7 plus or minus 50
cents. So that that's different than someone
coming to me and saying, "Hey, it turns out the
number's 14." That's an accuracy problem.

Q. Okay. Okay. That's really helpful.

So if someone comes in and shows not just additional information that makes your model more precise but makes it more accurate, then that's something that you really should consider. Is that correct?

A. Yeah, possibly. Again, it has -- it would have to do with magnitude and what the level of effort required to incorporate that information.

But I say that in both of my reports that if

Page 52 1 information came in that I thought was relevant, I 2 would consider it. 3 So when you're calculating economic costs, 0. you have to properly account for the timing of cash 4 5 flows. Is that correct? You're mixing accounting and economics 6 7 there, so you'll have to unpack that. 8 Okay. When you're calculating economic Ο. 9 costs, you need to use an appropriate discount rate 10 or interest rate. Is that correct? 11 It's -- sometimes when we're looking at 12 economic damages, they occur over a certain time 13 period, and we may account for those losses either 14 by compounding or discounting to reflect the 15 presence of time in the analysis. 16 And you have to consider the possibility 17 of contingent and future events when you're 18 evaluating economic damages, don't you? 19 MS. JOSELSON: Objection. 20 Again, I'm not sure what that means. Α. 21 have to give me more than that. Contingent in what 22 sense? 23 If there's the possibility of future Ο. 24 events that may affect an estimate of damages going

into the future, those future events need to be

Page 53 1 considered in your analysis. Is that correct? 2 MS. JOSELSON: Object to the form. 3 Α. We may want to consider them. They may be irrelevant to the analysis, but in some cases we 4 5 may want to consider them. 6 And when you're calculating economic 7 damages, you shouldn't be treating periodic 8 expenditures that are incurred infrequently in the 9 same way that you would treat regular annual 10 expenses. Is that correct? 11 MS. JOSELSON: Object to the form. 12 Well, typically if they're periodic, like Α. 13 if they were quarterly versus annual, you would 14 incorporate that in the analysis. So that that 15 would depend on how you did the calculation. 16 I'm sorry. "Periodic" was the wrong word. 17 Maybe "extraordinary" would be a better word. 18 Something that occurs infrequently and is out of 19 the ordinary course, that should be treated 20 differently than a regularly recurring expense. Is 21 that correct? 22 MS. JOSELSON: Object to the form. 23 I think within that hypothetical, I think

what you're saying is correct. I'm not -- you'd

have to give me more information.

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- Q. Under what circumstances would you not consider contingent events in evaluating future damages?
- A. So define for me what a contingent event is.
- Q. A contingent event that may or may not happen, that may affect the damages in the future.
 - A. Can you read the question again?
- Q. Under what circumstances -- you mentioned that sometimes it would be appropriate to consider contingent events and sometimes it wouldn't.

Under what circumstances would it not be appropriate to consider a contingent event that may affect damages in the future?

MS. JOSELSON: Object to the form.

- A. I think I actually didn't say that. What I said was there may be events that could occur in the future that are irrelevant to my damages. If I thought that they could affect the damages, I might want to consider them.
 - Q. Might want to or would want to?
- A. Might want to. Again, it would depend on the magnitude of the effect. It would depend on how confident I was in those things happening.

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- Q. So we're talking about annual expenses versus extraordinary expenses -- is an example of an extraordinary expense, would that be something that is maybe a \$1,000 expense but it only occurs once every 12 years? Would that be something that needs to be treated differently than an annual expense?
- A. Well, within that hypothetical, if I had a series of expenses that were annual and then one of the items occurs every N years, I may need to treat it differently. I may need to capitalize it, for example, or include it within the calculations every Nth year. So -- but that's, you know, a pretty hypothetical, broad statement. So . . .
- Q. Now, you state in your merits report, and you're citing Dr. Siegel's report and the MSK Engineering report, that it is expected that the PFOA will persist for an indefinite period of time. Is that correct?
- A. Those are some of the statements made in Dr. Siegel's report. It's not -- my analysis isn't dependent on that statement, but that is a statement that comes out of the Siegel report.
- Q. So if the presence of PFOA did not continue indefinitely, would that affect your

opinion on damages?

- A. In this case it wouldn't, no.
- Q. Why not?
- A. The remedy that the state has imposed at the site involves folks closing their wells and sealing them, so sealing it effectively destroys the well. There's also an indication from what the state has said that once the wells are closed, they're going to declare the area within the -- I forget what they call the area -- it's like the area of concern or something like that, the box -- that they're going to declare that to be Class IV, which means the groundwater can't be used for residential purposes or related residential purposes.

So once that happens, it would -- it would be my expectation that folks won't be going back to their wells; that they're going to continue with municipal water; that, you know, for example, if the concentrations fall low enough, you know, 30 years from now or 40 years from now, that they wouldn't go back to their wells.

So I'm not dependent on Siegel for that determination. That's driven by the new classification and by the fact -- people's actions

which are committing them to municipal water. And I also calculate -- you know, there's a footnote that shows a calculation for 30 years, so I'm also demonstrating what the losses would be if it isn't indefinite.

Q. Now, you mentioned also, though, in your report -- it's in your merits report at page 9 if you want to look at it -- you describe that Saint-Gobain will bear the cost of maintaining and operating POETs for those residences on the western side of the contamination zone that cannot be added to the municipal systems.

And then in a footnote, you say, "At some point these residences may become responsible for the costs of operating the POET systems if Saint-Gobain has demonstrated a stable or decreasing trend of PFOA levels for eight consecutive rounds of quarterly sampling."

Did I read that correctly?

- A. You did.
- Q. So if PFOA did not continue indefinitely, would it be relevant to those individuals' -- the damages that you calculate?
- A. It may be. I'm also aware that there is an attempt -- since it's not desirable to have

people on POETs, there's also an ongoing attempt to either get those folks deeper wells or get them hooked up to the municipal system. But as of now, as of when I wrote the report, there were, as I understood it, 12 residents that were stuck in that situation with that uncertainty.

Q. Would that be a good -- a good example of contingent events in the future that may affect your damages opinion?

MS. JOSELSON: Object to the form.

- A. So it does affect my opinion, and that's why I have the footnote. I note that there's that uncertainty. I make the calculation based on them being in a condition that effectively has them bearing the same loss as people who have been moved to municipal system, because I believe that they're sort of -- as worse off as those folks are.
 - Q. We'll talk about that a little bit later.

But we would know -- need to know -- to determine the damages for these individuals, these 12 individuals, we'd need to know more specific facts, what remedy is ultimately going to be created for them, whether Saint-Gobain is going to bear the costs, what those costs are of the POETs. Is that correct?

MS. JOSELSON: Object to the form.

A. So, to unpack that, would I -- would I love to be able to see the future perfectly? Sure. I can't, so I'm taking the information we have today when we have to assess damages. So we don't need to see the future perfectly. We just need to use the best information we have available now.

And in addition, you said that it would be whether Saint-Gobain bears it. It actually doesn't matter to my model who bears the cost. It's still a cost. It may matter to my client who is recovering the damages, but from a damages perspective, it doesn't matter.

Q. But if you're comparing -- if you're comparing costs -- let me rephrase that.

You didn't attempt, though, in determining damages for those individuals to determine what the costs of operating the POETs would be into the future, did you?

MS. JOSELSON: Object to the form.

- A. No. What I do is I assign them a loss associated with that.
- Q. And so I understand your model on a big perspective, as your model says for the people on municipal water, it says -- it compares the water

rates that they pay to the cost that they would have in maintaining a well, and assigns them the difference that you determine between the costs of the water usage and the costs of operating a well. Is that correct?

- A. Yes. Just to correct, you say people on municipal water. There are obviously people in the community who are on municipal water currently who don't have wells. So what you're describing is what the impact is associated with the individuals who will now be on the municipal system who were previously on wells.
- Q. So -- and the whole measure of damages is the difference between the costs of municipal water and the costs of a well. Is that correct?

MS. JOSELSON: Object to the form.

- A. For that particular component of damage that I estimate. So there's three components. That's one.
- Q. And so then you say that for the people who are staying on the wells, that they have the same damages as the people who switched?
- A. So what I -- so what I -- I have to estimate the impact to those individuals. There aren't very many of them. There's 12 of them, as I

understand it.

So what I say is -- in the report is that I'm going to address their losses by assigning them the higher of the estimates of the per-residence losses for people going to municipal water, because one solution is that they, in fact, would ultimately be placed on municipal water, and that they would -- given that their wells are contaminated -- would prefer that.

- Q. So there's a lot to unpack there. Because doesn't your opinion also assume that people prefer to be on wells rather than on municipal water?
- A. As I said in my report, given that very few individuals in this community who were on wells asked to be added to municipal water, as an economist, that's a revealed preference that I think is clear. And, of course, that's given the absence of contamination. Their opinions would have changed when the contamination occurred.
- Q. But for the people that are staying on POETs, you're assuming that those people, those 12, they want to be on municipal water?
- A. I'm -- I'm estimating that I -- it's my opinion that their losses would be at least that of the people who are going on municipal water.

- Q. And you didn't attempt to evaluate other possible contingent events in the future for those individuals, did you?
- A. Well, as I said here, we did consider that at some point they may be able to use their water, although they have to keep testing it, and I'm also aware that they may provide them with deeper wells. But those are uncertainties. So . . .
- Q. And you didn't attempt to quantify either the likelihood of those uncertainties or the amount of those costs if they were incurred, did you?
- A. Didn't have the information to do it. If you --
 - Q. Did you get the information?
- A. If you told me today that we know we're going to provide a certain number of them with deeper wells and that those wells would be unaffected by the contamination, that then they would no longer experience that loss. But I didn't know that at the time I wrote the report.
- Q. But you also don't know that those people are going to be eventually connected to municipal water, do you?
- A. No, but I do know that the state and the municipality would have connected them had it been

feasible to. They would have included them in the same group of people being connected. But for physical reasons, they can't connect them.

- Q. So you know that it's not feasible to connect them to municipal water, but you're nevertheless assuming that they have -- that they will be and that they have the losses equal to that outcome?
 - MS. JOSELSON: Object to the form.
 - A. Of at least that magnitude, yes.
- Q. And how do you know that that's the low value when you haven't attempted to quantify the other contingent events?
- A. Because I don't have the information to quantify the other contingent events and because that would be the desirable condition right now. That's the remedy that would be desirable.
 - Q. But you know that it's not feasible?
 - A. I think they're still considering it.
- Q. Did you attempt to quantify the costs of drilling a deeper well or the costs of POET maintenance going forward?
- A. As I understood it, based on the public statements, the state or Saint-Gobain have committed to paying those costs. So that's not a

Page 64 1 loss to the individual. 2 Q. But your report says that the individuals 3 may incur the costs later? Α. If -- if that -- if that current agreement 4 5 was not upheld, yes. And you told me it didn't matter to your 6 7 opinion who ultimately pays those costs. 8 that correct? 9 No. No, not necessarily. That's not what 10 I said. 11 I think you said it matters to your client Ο. 12 but it doesn't matter to your model? 13 Α. Sure. But there's no reason for me to 14 estimate a damage that I know my client isn't --15 doesn't think that they're going to have to recover 16 for. 17 And you didn't attempt to quantify the 18 costs of operating a POET, did you? 19 No, I did not. Α. 20 And you didn't attempt to quantify the Ο. 21 costs of drilling a deeper well, did you? 22 Α. No, not in this report. 23 But you nevertheless opine that the amount Ο. 24 of damages for switching to municipal water is the 25 low end of the value?

A. Right. Because if the individual isn't going to pay for the POET, then that's not a measure, appropriate measure of loss to that individual. They do have to bear that they're on a POET, but they're not going to pay for the POET.

MS. JOSELSON: I'll just say it's a little after 10. I'd like to take breaks every hour or so and -- whenever you're ready.

MR. WILSON: Let me take a quick look. I think now might be a good time, but let me just -- I might have a couple more questions and then we can take a break.

THE WITNESS: Yeah. If we could take a water break, that would be great. Then I'll remember to detach.

BY MR. WILSON:

Q. So your report states -- just a couple more questions here -- that individuals may become responsible for maintaining the costs of the POETs if Saint-Gobain has demonstrated a stable or decreasing trend of PFOA levels for eight consecutive rounds of quarterly sampling.

So is it your understanding that PFOA is not present at the same levels and concentrations at every putative class member's property?

MS. JOSELSON: Object to the form.

- A. Based on the information I've seen, it appears that concentrations that were measured in people's wells were not the same at every single well. So there are graphs that show varying concentrations.
- Q. And since it is not, it may be that PFOA is no longer detected in the groundwater at one putative class member's property before it leaves another putative class member's property. Is that correct?

MS. JOSELSON: Object to the form.

- A. I'm not sure what you mean by "leaves."

 You mean physically moves in the environment or --
- Q. Yes. That it may be that one property gets nondetect readings for eight consecutive rounds of quarterly sampling and yet it's still detectible in another class member's property.

MS. JOSELSON: Object to the form.

- Q. Is that correct?
- A. I think that's a hypothetical, but I can imagine that could happen, yes.
- Q. And if that's the case, those two people would be responsible for resuming POET costs at different times. Is that correct?

Page 67 1 They could be. I mean, it depends on, 2 again, what their -- what the ultimate remedy for 3 these 12 properties are. And they'd be entitled to different 4 Q. 5 periods of damage based on those different testing Is that correct? 6 results. 7 It depends. It depends on the -- on what 8 happens after that. It depends on whether they've 9 already been switched to municipal water or a 10 deeper well. So it would -- it would depend. 11 But based on the best available 12 information I have right now and when I wrote the 13 report, we don't know what's going to happen with 14 these 12 people. 15 MR. WILSON: Okay. We can take a break 16 now. 17 THE VIDEOGRAPHER: The time is 18 approximately 10:07 and this is the end of Media 19 No. 1. 20 (Recess taken from 10:07 to 10:16 a.m.) 21 THE VIDEOGRAPHER: We are back on the 22 record. The time is approximately 10:16 a.m. 23 and this is the start of Media No. 2. 24 Counsel, you may proceed. 25 BY MR. WILSON:

- Q. So Mr. Unsworth, you began your opinion at page 1 of your merits report by noting that 10 VSA Section 1410(c) describes a cause of action for unreasonable harm caused to Vermont's groundwater. Is that correct?
- A. That's the beginning of that bullet point, yes.
- Q. Is it fair to say that your opinion is evaluating and attempting to quantify the unreasonable harm that plaintiffs alleged to their groundwater?
- A. The damages I estimate are associated with changes in behavior and changes in expenses, and a measure of replacement cost.

Whether the definition of unreasonable harm goes beyond that would be a legal question. It's not something I'm addressing.

- Q. Did you attempt to consider any of the facts relevant to whether there's been unreasonable harm in this case?
 - A. I would leave that to the court.
- Q. Did plaintiffs' counsel ask you to evaluate those factors?
- A. As to whether this -- the presence of contaminants in groundwater in Bennington is

	Page 69
1	unreasonable harm?
2	Q. Yes.
3	A. No.
4	MR. WILSON: Let's mark this as Unsworth
5	6.
6	(Unsworth Exhibit 6 marked for
7	identification.)
8	BY MR. WILSON:
9	Q. The court reporter has just handed you
10	what's been marked as Unsworth 6, and I'm going to
11	represent to you that this was produced to us as
12	one of the materials that you relied on in
13	connection with forming your opinion.
14	Do you recognize this?
15	A. I do.
16	Q. And can you tell me what this is?
17	A. It's a it's a printout of the
18	statute the section of the statute that deals
19	with groundwater protection.
20	Q. So you considered this statute, but you
21	didn't consider whether there had been unreasonable
22	harm in this case?
23	MS. JOSELSON: Object to the form.
24	A. I considered this statute, and then I
25	think there may be other documents that I relied

Page 70 1 upon that cited that -- to give me context. 2 it's not -- my damages aren't dependent on a 3 particular definition of unreasonable harm. Ο. So under section E of this statute, it 4 5 says, "Factors in determining reasonableness. 6 Factors to be considered into determining the 7 unreasonableness of any harm referred to in 8 subsection C above shall include but need not be 9 limited to the following: 10 The purpose of the respective uses or activities affected." 11 12 Did I read that correctly? 13 Α. You did. 14 And the purpose of the respective uses or 0. 15 activities affected, that would depend on how each 16 putative class member uses their water. 17 correct? 18 MS. JOSELSON: Object to the form. 19 I don't -- no, I don't believe that would Α. 20 affect my damages model, whether they use it, for 21 example, to water their lawn versus bathe a child 22 versus drink it. I'm looking at the cost increase 23 of having water. So . . . 24 Q. It wouldn't affect your model, but it 25 would affect unreasonable harm. Is that correct?

Page 71 1 MS. JOSELSON: Object to the form. 2 Α. I've already said that I'm not going to 3 testify as to what is unreasonable harm. That's a legal question. 4 5 And since you're not testifying to that, 6 you don't know whether any of the damages that 7 you've modeled would actually be compensable by 8 the -- for or to the class members. Is that 9 correct? 10 Object to the form. MS. JOSELSON: 11 Excuse me. Putative class members. 0. 12 It's my opinion that these are real losses Α. 13 and real measures of damage, and that these 14 measures of damage would make them partly whole for 15 their losses. Whether there are legal limits to 16 their recovery of those would be a question for the 17 court. 18 But to know whether they are recoverable, Ο. 19 we'd have to consider whether the harm was 20 unreasonable. Is that correct? 21 MS. JOSELSON: Object to the form. 22 Α. Apparently, within the law, yes, that would be required. But, again, that wouldn't be my 23 24 role.

So even if your model doesn't consider the

Ο.

Page 72 1 purposes and respective uses of the activities, 2 determining unreasonable harm would require that. 3 Is that correct? MS. JOSELSON: Object to the form. 4 5 Α. I don't understand that question. 6 Ο. It was pretty impenetrable. I'll give you 7 that. 8 So even if your damages model does not 9 consider these factors, determining whether they're 10 the damages that you have analyzed are legally 11 recoverable would require considering these 12 factors. Is that correct? MS. JOSELSON: Object to the form. 13 14 Α. I think it's -- I think it's tautological. 15 You've presented a -- the statute, and the statute 16 apparently provides the conditions under which you 17 can get damages. So, by definition, whether folks 18 can recover or not is dependent on the statutory 19 interpretation. Whether my damages model is 20 correctly measuring the loss and whether it would 21 have to be adjusted to reflect some specific 22 conclusion of the law, that would be a different 23 issue. 24 Q. And by "tautological," you mean yes. 25 MS. JOSELSON: Object to the form.

O. Is that correct?

A. I think you're asking me is the statute -- does the statute provide the legal remedy.

One approach to the legal remedy -- there are other -- as I understand it, there were also other causes of actions that were specified, so I don't know whether those would come into play.

Q. And section E of this statute states that "The factors to be considered in determining the unreasonableness of any harm shall include."

Is that mandatory language?

- A. I'm not a lawyer.
- Q. Would you expect that the purpose of the respective uses or activities affected discussed in Factor 1 is going to be specific to each putative class member?

MS. JOSELSON: Object to the form.

- A. You have to -- I'm not sure what you mean by that. I'm not sure what you mean by the purposes. The purpose of the way they used water or the purpose of the recovery of damage or the --
- Q. The purposes of the respective uses or activities affected with regard to groundwater. Would you expect as an economist that that will be different for each of the putative class members?

A. So within my calculations for the -- for the added cost component, I am providing a measure of the increased cost to the resident of paying municipal water versus operating a well. Both within the data that indicate that most residences in Bennington are on a fixed quarterly bill and where Bennington has implied in their materials they provide to people as a fixed quarterly bill, it doesn't matter to me how much or how -- or how people use the water. They're switching from one source of water to another.

I'm not sure that's what you meant, but that's --

- Q. It doesn't matter to you, but it does matter to the law. Is that correct?
 - A. I'm not the law, so I don't know.
- Q. And as an economist evaluating these damages, you do have to come up with reasonable assumptions and projections about the heterogeneity or the homogeneity of the group that you're evaluating. Is that correct?

MS. JOSELSON: Object to the form.

A. So I do consider differences, and that's why there's several columns of calculations in my analysis, because I do consider differences between

what I'm calling subclasses.

- Q. And although you did not consider the differences in the respective uses or activities affected with regard to groundwater in this case, as an economist looking at this issue, would you expect those uses and activities to vary among the putative class members?
 - MS. JOSELSON: Object to the form.
- A. I would expect that people do, in fact, use water differently, household to household. But it doesn't -- the way I constructed my model,

 I'm -- I'm incorporating that in the damages.
- Q. And although your model did not consider in Factor 2 the economic, social, and environmental value of the respective uses, including protection of public health, you would expect that that would also vary according to the different uses of the water by the putative class members. Is that correct?
 - MS. JOSELSON: Objection.
- A. So now you're wandering more into the economics. And the individuals who had wells were able to use groundwater unimpeded, and they were able to put that water to whatever economic, social, or environmental purpose they chose.

The -- and they -- and they were drinking water that, absent the contamination, didn't represent a public health threat from the position of the state of Vermont. Now that it's contaminated, it does present a public health threat and that impedes their ability to use that water, so it impedes their ability to have a well. They're going to be provided a substitute which will protect their health moving forward, which is great. But I would say that it had an economic, social, environmental, and public health impact with the contamination.

- Q. So you're telling me that you did not consider Factor 1 in this analysis but you did consider Factor 2?
 - MS. JOSELSON: Object to the form.
- A. No. It's purpose of respected uses or activities affected. The activity of the groundwater is the withdrawal of it from the ground. So I did consider it.

What I said was I'm not going to legally interpret the meaning of this -- of the statutory language. That would be for the court. And I also said that it -- I don't know whether the other causes of actions would negate the need for the statutory language.

Q. So are you telling me that you believe that the economic, social, environmental value of the respective uses is identical for all of the 1,000 some class members you estimate?

MS. JOSELSON: Object to the form.

- A. I think some individuals, for example, might have had larger families, but because of the nature of my calculations, that doesn't affect the damages.
- Q. It may not affect damages under your model, but do you believe that the economic, social, and environmental value of the respective uses is likely to vary among the putative class members?

MS. JOSELSON: Object to the form.

A. I'd have to know how the court interprets that language, and what I do know is everyone outside of the 12 individuals we talked to is -- is going to have to move to municipal water. So that's the same across the members. They live in different communities so they might have different cost effects, and some people had different equipment to treat their water than others did, and that's incorporated in the model. But I don't see any factors here that would vary that would cause

my damages to vary.

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Q. So it wouldn't cause your damages to vary, but you would expect that those things, those conditions would vary among the putative class. Is that correct?

MS. JOSELSON: Object to the form.

- A. I don't know how these are defined within the law, so I don't know if they vary. I don't know whether it's defined at an individual level or what the definition of these -- whether the courts have interpreted what this sentence means.
- Q. Well, you seemed comfortable applying the definition of this language when I first asked you about it and you told me about economic analysis. So you seemed to understand the language here enough to be able to know what these words mean.

And would you -- would you believe that the economic, social, and environmental value of the respective uses is likely to vary among the putative class?

MS. JOSELSON: Object to the form.

A. My answer was that I could imagine that there's been economic, social, environmental, and public health uses or values associated with this water that have changed, and that's being addressed

Page 79 1 by providing a substitute, which is municipal 2 And it's also being addressed within my 3 model by providing a replacement. Q. So you're telling me that it's changed --4 5 MS. JOSELSON: Wait a minute. Did you 6 finish your answer? 7 Q. I'm sorry. 8 THE WITNESS: Yes. 9 MS. JOSELSON: Okay. 10 Sorry, Lincoln. 11 So you're telling me that it's been 0. 12 change, you believe, by the presence of PFOA. But 13 even before that, the economic, social, and 14 environmental value of the respective uses would 15 vary among the putative class members. Is that 16 correct? 17 MS. JOSELSON: Object to the form. The individual values that an individual 18 Α. 19 might hold for groundwater might vary, but the 20 remedy here is the same for all of them, so the 21 harm is the same. 22 Q. Would you expect the nature and extent of 23 the harm caused to vary among the putative class 24 members? 25 MS. JOSELSON: Object to the form.

- A. Within my report, I show different magnitudes of the class change, for example. So, yes, I would expect it to vary by subclass.
- Q. And the harm -- the alleged harm to the groundwater itself, would you expect that to vary among the class members?

MS. JOSELSON: Object to the form.

- A. Not for purposes of my analysis. So if someone had higher concentrations observed at some time in their well versus someone else, if both of them have to hook up to the system and both of them have lost the use of that groundwater, I wouldn't see a great deal of variation based on concentration.
- Q. What do you mean, you wouldn't see a great deal of variation based on concentration?
- A. In terms of the damages within my model. The impact on them is the same and the remedy is the same.
- Q. But is it possible that those differences in concentration might constitute differences in whether there was unreasonable harm?

MS. JOSELSON: Object to the form.

A. I'd go all the way back to the beginning.

I'm not going to testify as to what the court views

Page 81 1 on reasonable harm is. 2 0. And it is your understanding that there 3 are differences in concentration among the various putative class members here. Is that correct? 4 5 Α. That's correct. 6 Are there any subclasses identified in the 7 motion -- are there any subclasses identified in 8 the motion for class certification for the 9 groundwater class? 10 Not that I'm aware of. I'm using the term 11 "subclass" here in a nonlegal sense. It's just a 12 portion of the class. I'm using it in a common 13 language sense. 14 Now, Factor 4 is the practicality of 15 avoiding the harm, if any. 16 Α. Mm-hmm. 17 Your opinion does make clear that there 18 are differences among the putative class members in 19 the practicality of avoiding harm. Is that 20 correct? 21 MS. JOSELSON: Object to the form. 22 Α. I'm not sure if that's -- I'm not sure how 23 the court would interpret that. I mean, it could 24 be that this language means the practicality that the responsible party could have avoided creating 25

Page 82 1 the situation we have. So if it was -- you know, 2 that may be a different topic entirely. 3 In either case, would you expect that to 0. vary among the putative class members? 4 5 MS. JOSELSON: Object to the form. 6 If it's the definition I just gave, no. 7 It was either practical or impractical for the 8 facility to not release PFOAs to cause this 9 situation. 10 Wouldn't that vary, though, according to 11 the location of each putative class member relative 12 to the alleged source of the PFOA? 13 MS. JOSELSON: Object to the form. 14 That it may be more or less practical 0. 15 depending upon where they're located? 16 MS. JOSELSON: Object to the form. 17 I don't know. That's -- there's a lot of Α. 18 issues there: legal, hydrological, atmospheric. 19 So . . . 20 It would be fair to consider those, Ο. 21 wouldn't it? 22 MS. JOSELSON: Object to the form. 23 I don't know. I'm not interpreting the Α. 24 law here. I'm just looking at the economic effect 25 of the current situation.

Q. And you can't tell me that, after having evaluated the potential damages to this putative class, whether you think that the differences in location among those class members might affect how practical it is to avoid the harm for them?

MS. JOSELSON: Object to the form.

- A. The harm is, from my model's perspective, is the need to connect to the municipal water system and incur those costs, and the need to provide a substitute. So it -- that is common to all class members, although some of my calculations vary across what I call subclasses.
 - Q. Factor 5 --
- A. So if this Bullet Point No. 4 is a question of causality or liability, that's not relevant to my calculations.
- Q. But it is relevant under the law because it states that these factors shall be considered. Is that correct?
 - MS. JOSELSON: Object to the form.
 - A. You're the attorney, not me. So . . .
- Q. Factor 5 is the practicality of adjusting the quantity or the quality of water used or affected and the method of use by each party.

That would be something that your opinion

Page 84 1 does make clear varies among the class -- putative class members. Is that correct? 2 MS. JOSELSON: 3 Objection. In -- within the group of 12, if this 4 Α. 5 relates to the practicality of the harmed party in adjusting their behavior as opposed to the -- I 6 7 don't know whether this was written from the 8 perspective of the harmed party or the responsible party. But if it's written from the perspective of 9 10 the harmed party, that does relate to the model, 11 because there are 12 homes that can't practically 12 be connected to the municipal system -- practicably 13 be connected. And Factor 7 is the protection of existing 14 15 values of land investments, enterprises, and 16 productive uses. 17 To determine that, we'd need to know the 18 value of the specific land enterprise and use, 19 wouldn't we? 20 MS. JOSELSON: Objection. 21 I'm not -- my report doesn't address 22 whether the values of the land have changed. The 23 values of properties have changed. 24 Q. It does say the protection of existing values of land investments, enterprises, and 25

Page 85 1 productive uses. 2 Would you expect that existing values of 3 land investments, enterprises, and productive uses would vary among the thousand class members, 4 5 putative class members in this case? 6 MS. JOSELSON: Object to the form. 7 You're asking whether the values would 8 vary for that, across the class? The value of their land? 9 10 Q. Yes. 11 I would expect the value of the home 12 varies depending on the attributes of the home. 13 Q. What attributes would those be? 14 How nice the home is. How many bathrooms Α. 15 Size of lot. Things like that. it has. 16 Granite countertops? 0. 17 Α. Yes. Yes. I presume it would be Vermont 18 slate, but -- yeah. 19 So your damages analysis in this case is 20 based on the properties and characteristics --21 Let me restart that. excuse me. 22 Your damages analysis in this case is 23 based on the properties in the proposed class area 24 to have wells with elevated PFOA. Is that correct? 25 MS. JOSELSON: Objection.

- A. A portion of my damages are the added costs to residences in Bennington and North Bennington who had wells which have to join the municipal system or will be unable to and have to have some other remedy.
- Q. And so you're looking at properties relative to those wells. Is that correct?
 - A. I'm not sure what you mean by that.
- Q. Your analysis is considering specific parcels of land.
- A. So we estimate the number of affected parties based on the expectation of connections. I don't know if there could be more than one connection per property or that some properties don't have a connection, for example. So -- they're largely residential properties.
- Q. And you're using "property" as a proxy for "party." Is that fair to say?
 - MS. JOSELSON: Object to the form.
- A. In a damage calculation sense, yes. I don't know -- I don't know legally what the definition of a party is. But that could vary. But I'm using the number of wells as a measure.

Page 87 1 MR. WILSON: Would you mark this as Exhibit 7. 2 3 (Unsworth Exhibit 7 marked for identification.) 4 5 BY MR. WILSON: 6 0. So we just handed you what's been marked 7 as Exhibit 7 to your deposition. 8 Do you recognize this document, 9 Mr. Unsworth? 10 Α. I do. 11 And can you me what it is? 0. 12 It's an email from Emily Joselson to Α. 13 myself and one of my staff members, and it's -- it gives the class definitions in the second 14 15 complaint. I don't remember if the first complaint 16 had the class definition in it, but this gives the 17 definitions. 18 And is this what you relied on in 0. 19 determining the -- your opinion in this case with 20 regard to the damages of the putative class? 21 MS. JOSELSON: Object to the form. 22 Α. I did and I didn't. So I -- it's 23 interesting for me to know and it provides me 24 context. The -- my damages are a function of the 25 number of wells that will have to be closed and

hooked to the municipal system, and it's a function of a desire to replace wash groundwater services across the community. So it -- my damages are not a direct function of -- of this except for the fact that I -- I'm looking at across the community at all the potential class members.

I interpreted -- I interpreted the definition -- the thing I was asked to do is provide damages to everyone who was affected by this contamination effect -- impact in Bennington and North Bennington. But I didn't -- I didn't parse this language to determine any specifics of my damages.

Q. So if we take a look at paragraph 76
there, it says, "Property damages and Groundwater
Protection Act class. All natural persons, whether
minor or adult, including any person claiming by,
through, or under a class member of interests in
real property within the bracketed class area,
including but not limited to those persons whose
private property wells have been found to include
PFOA or to have PFOA above 20 parts per trillion."

Did I read that more or less correctly?

MS. JOSELSON: Object to the form.

A. You read it more or less correctly.

Page 89 1 And so the class here is limited to Ο. 2 natural persons. Is that correct? 3 At the risk of offending Mitt Romney, I'm Α. not sure what a natural person is. So . . . 4 5 Ο. It does not include corporations? 6 According to Mitt, it might. I don't know 7 legally. So -- I don't know. I don't know what 8 those definitions mean. 9 Q. Does it include municipalities? 10 Α. I don't know. 11 Is it your understanding that a 0. 12 municipality is a natural person? 13 Α. I don't know. Within the law, I don't 14 know. 15 If a municipality is not a natural person, 16 would that affect your opinion in this case? 17 Α. No. Now, since ultimately it's individuals who 18 19 are class members in this case and who have -- the 20 plaintiffs allege have experienced damages, is 21 there some level of a mismatch between your 22 analysis and the class definition since your 23 analysis relates to properties rather than to 24 individuals? 25 MS. JOSELSON: Object to the form.

- A. I think that would be a legal question. I don't -- presuming the properties are owned by individuals, so I -- and the well impacted. So I don't -- that's a legal question, not a question of my model.
- Q. So if one of the individuals who had an interest in the property in this class area, if they didn't intend to remain at the property -- say they intended to sell it --
 - A. Mm-hmm.
 - Q. -- would that affect damages in this case?
 - A. No.

- MS. JOSELSON: Object to the form.
- A. No, it wouldn't.
- Q. That's not a future contingent effect that would affect your damages opinion here?
- A. So my damages opinion is that folks, some folks are going to experience an increase in the cost of obtaining water. And to the extent that they remain in a home, that's a cost they're going to bear if they're the person who is responsible for expenses. And to the extent they sell the home, economic theory and practice would tell you it gets capitalized in the value of the home, so they would suffer the loss in that manner. The

Page 91 person who buys the home that that's an attribute and they know that that's a future condition, just like you would look -- typically look at water bills and electric bills and heating bills in deciding how much to pay for a home. So I wouldn't expect -- I wouldn't expect either of my damage components to be affected by the sale of a home or the sale of a property. Q. So say someone sells their home in this class area one year from now. Α. Mm-hmm. And so for 29 of the years that your opinion runs through, they're not accruing these added costs that your opinion describes. Would that person --See, I would disagree with that. That's -- what I just said was I think they will incur it. They'll incur it in a lower-value home. It's now a cost burden on the home. So you're telling me that the reduction in 0. value of their home will be identical to the cost of 29 years of water bills minus the cost of well maintenance? MS. JOSELSON: Object to the form.

I would -- I think actually my model runs

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99 years. I also calculate it for 30 years. And yes, economic theory would tell you yes, that the cost of owning the home is capitalized in its value.

- Q. That they are identical?
- A. That's what economic theory will tell you, yes. The market is efficient and it will be capitalized in the value, just as the number of bathrooms would, or your heating bill.
- Q. Economic theory with regard to property values is different from the reality of how property values change, isn't it?

MS. JOSELSON: Object.

- A. I think it's very well established both within economics and within -- within the appraisal field that the value of a piece of real estate relates to the cost associated with owning that real estate. So that's a pretty well founded concept, and pretty well founded in practice.
- Q. So are you telling me that if someone wanted to purchase that home in a year, they could come to the seller and say, "See the report of Robert Unsworth here? I demand a discount to the listing price equal to 99 years of water usage at this home minus the costs of well maintenance,

Page 93 1 capitalized to present value based on the 30-year 2 mortgage rate in Bennington. Economic theory dictates this is the result. Please give me my 3 discount." 4 5 Are you telling me that someone could do 6 that? 7 MS. JOSELSON: Object to the form. 8 As you go into negotiations over Α. 9 purchasing a home, you can bring whatever evidence 10 you want. And I -- I would expect that an 11 individual, taking all other factors into account, 12 would consider that as they look at substitute 13 possibilities of home purchases, yes. I would 14 expect that a rational buyer will keep in -- will 15 account for all the expected future costs of the 16 home. 17 And if a local real estate appraiser in 18 Bennington said, "No. The costs of municipal 19 water, that's not going to discount the value by 20 that much," would you tell -- tell that real estate appraiser that your model was a better description 21 22 of the effect on value than his? 23 MS. JOSELSON: Objection. 24 Α. I would say two things. One is yes,

economists do a better job valuing homes than

Page 94 1 appraisers do; and, two, not that much. It says in 2 my report that it's around 7 percent. So that 3 statement actually may be correct. Is it possible that the connection to 4 Ο. 5 municipal water increases property values? 6 It's possible for some individuals it does 7 and for others it would be -- it would be lower. 8 So . . . 9 Q. It's not possible that a connection to 10 municipal water may make a home more attractive to 11 potential buyers? 12 MS. JOSELSON: Object to the form. 13 Α. Knowing that the home was connected to 14 municipal water because the groundwater was 15 contaminated might actually have the opposite 16 effect. 17 0. But it might have a positive effect. Ιs 18 that correct? 19 MS. JOSELSON: Object to the form. 20 I think -- again, this deals with your Α. 21 but-for conditions. So if you're asserting that 22 homes that are attached to a municipal system may 23 sell for more, all else equal, than a home with a

The right question is would a home that

well, that's not the right question.

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has the presence of contaminants and for which you can't have a well, would that sell for the same amount as it would absent the contamination. And I'm saying that's not true.

I would also say that folks chose these homes, and very few people asked to be connected to the municipal system. So if there was arbitrage to be had there, it would have been had.

Q. We'll get to that in a bit.

So you're saying that when you value the damages in this case, the added cost damages, you're comparing the connection to municipal water and the additional water rates to the costs of well maintenance. But in accounting for any potential effect on property values, you don't look at the connection to municipal water at all; you only look at the fact that the water, the groundwater at the home has PFOA in it. Is that correct?

MS. JOSELSON: Objection.

- A. I'm not actually looking at the impact on property values, so it's -- I don't account -- I don't do that at all.
- Q. Well, you told me about the appropriate way to look at that issue would be to only look at the fact that the groundwater has PFOA in it, not

at the fact that the home is connected to municipal water.

So you have an opinion on that issue, don't you?

MS. JOSELSON: Object to the form.

- A. I think that oversimplifies my comment. My statement was that I believe firmly that the increased cost of owning a home that has municipal water -- in some of these cases. For some of the North Bennington homes, it's actually less expensive to be on municipal water, and I show that. But for the homeowners who currently have wells, the majority of them, they will see an increased cost of operating their home. And I firmly believe that will be capitalized into their home value, consistent with appraisal science and consistent with economics.
- Q. Would it be legitimate for someone to challenge your opinion by looking at surveys on local Vermont residents and preference for municipal water?

MS. JOSELSON: Objection.

A. I would have to see the analysis. I do know that I don't -- I didn't see individuals seeking to hook to the municipal system, so their

revealed preference did not indicate that. And I'm also skeptical that someone could do an analysis at this point because the presence of PFOA has made the market different.

Q. Okay. That's a good time to switch to that topic.

So your report states that there was little interest among the affected groundwater users in joining either municipal systems prior to the event, and over the past decade only a small number of connections were added to these systems, and neither system reports having had many requests for additional service. Is that correct?

- A. That's correct.
- Q. And based on this, you state that this reflects the preference of these residents for well water, the preference for having an independent source of water, and the desire not to incur the added cost of municipal water?
- A. I'm providing some explanation for why that -- that may have been. Well, we know it was the case, and I'm providing explanation for why it may have been the case.
- Q. So let's say you're wrong. Is it possible you're wrong about that assumption?

MS. JOSELSON: Object to the form.

- A. It's possible there are other factors that were in people's minds that led them to not want municipal water over well water.
- Q. Okay. And if we knew something about those other factors in their minds, that would be relevant to this analysis, wouldn't it?

MS. JOSELSON: Objection.

- A. Well, I know that they have an increased cost. So I -- no, it wouldn't relevant to my analysis, because I know they're paying out-of-pocket costs that are higher than they were before.
- Q. But if, in fact, residents prefer municipal water, then they have no damages by the fact that Saint-Gobain has provided for them to be connected to municipal water free of charge?

MS. JOSELSON: Object to the form.

A. I think that would be a vast overstatement. Their damages would -- that would ignore the fact that they had exposure to PFOA and they had a home with PFOA for years. It ignores the fact they had to go on a POET system, and it ignores the fact that this change was not one that anyone was exhibiting prior to the event.

So I'm -- I'm very comfortable with the concept that folks had a preference for well water based on their -- these individuals had a preference for well water based on their observed behavior.

- Q. So if those persons had a preference for municipal water, then to know whether they had damages or the amount of their damages, we would need to know more about, as I said, how long PFOA was in their water, and we would need to know more about the costs of the POET. Is that correct?
 - MS. JOSELSON: Object to the form.
- A. Not for my damages model. What I was saying is that you made -- you made the statement that someone might have felt better off being on municipal water, and I question that assumption that individuals would have chosen this path to municipal water as one that's preferable to staying on a well.
- Q. You don't question that assumption. You assume the opposite. Is that correct?
- A. Yes. I assume that absent this event, they would have stayed on well water.
- Q. But if you're wrong about that assumption, and if they do prefer municipal water, then to

determine their damages, you're telling me we need to know more about these other factors for them that affect the amount of their damages. Is that correct?

- A. Well, if I'm wrong on that, they are, too, because they weren't requesting municipal water.
- Q. So you talk about revealed preferences there. Do you know what the preference of the individual homeowners would be if they could obtain a connection to municipal water at no out-of-pocket cost as opposed to remaining on well water?

MS. JOSELSON: Object to the form.

- A. What I do know is that there have been residences added to Bennington -- the town of Bennington over the decades who chose to go with wells, who were in areas that could have accessed municipal water but they still chose wells.
- Q. Do you know the amount of those individuals?
 - MS. JOSELSON: Object to the form.
- A. No. That's based on interviews with the municipal staff.
 - O. And --
- A. But, again, if you're assuming that individuals would have preferred this path to

municipal water and that they are better off because of that, I am very skeptical.

- Q. Now, is it possible to test your assumption?
- A. That's a good question. I mean, you now have a -- you have a new condition. I think it would be difficult to build a reliable model in Bennington to test that premise.
 - Q. Did you attempt to?
 - A. No. For that reason.
- Q. Let's say we had a map prior to the contamination -- excuse me -- prior to the presence of PFOA -- let me strike that the question.

Let's say we had a map of the system of municipal water in Bennington prior to the presence of PFOA in the water.

- A. So in the 1950s?
- Q. No. Let me restart the question, then.

Let's say we had a map of the municipal water system prior to the discovery of PFOA in the water that showed all the areas in Bennington where the municipal water system was available. And then if we could look and see within that area how many of the people who had ready and free access to the system, what percentage of those people requested

to be connected to the municipal water.

Would that be a fair way of measuring the frequency with which people who have access to the water for free seek to be connected to the municipal water?

MS. JOSELSON: Objection.

- A. No. And part of that relates to what the attributes of your property are that allows for a well. So there's large parts of Bennington that are too dense for folks to have individual wells. So you'd have to control for the potential for holding a well.
- Q. Does it provide better data than your assumption based on the conversation with the municipal water staff?
- A. Absolutely not. The conversation was -gave me the fact that very few people were asking
 to sign up. And that's the best data of all, which
 is the revealed preference, not a model preference.
- Q. Did they give any number for quantification of that?
 - A. A handful.
- Q. A handful is -- tell me how many a handful is.
 - A. Both towns indicated that there were very

few instances of folks requesting to be hooked up.

And these municipal systems have been in place for many years, so there was a lot of opportunity for homeowners to do that.

Q. The individuals who chose to remain on well water, did they have to pay costs in order to be hooked up to the municipal system?

MS. JOSELSON: Object to the form.

- A. My understanding is that they will be -and I don't charge within my model. I don't
 calculate damages for the cost of hookup, which,
 for example, we did in Lockformer. So the cost -the out-of-pocket cost of bringing water into the
 home, it appears from the agreements, will be borne
 by another party, not the household. There may be
 other costs that individuals have, like their lawns
 getting dug up and all that, but I didn't
 incorporate that.
- Q. So you're saying that it's not relevant to the analysis at all that people would have to pay in the ordinary course to be connected to municipal water?
 - MS. JOSELSON: Object to the form.
- A. Again, you have a -- this is a very long time period over which they didn't see much demand

to be added to the system. So those costs would be capitalized, and I would think if people had a true preference for municipal water, we would have seen a move in that direction.

You also -- if you were going to construct a property model here the way you've described, I would be constructing a property model of the effect of PFOA as well. If you think you can measure the value of the well, then you can measure the value of the PFOA.

Q. Are you aware of how much Saint-Gobain is paying to make these municipal connections to these individuals?

MS. JOSELSON: Objection.

- A. There's two numbers that are in the public domain that I've seen, so I'm not -- I'm not certain what the actual cost is. There's a 3-point-something-million-dollar number, and then there's a \$20 million cap. I don't know what it's actually costing. I don't think we know yet what it's going to actually cost to put people on wells.
- Q. Prior to the detection of PFOA in this area, the homeowners who chose to stay on private wells, would they have had to pay in order to be hooked up to the municipal water system?

MS. JOSELSON: Object to the form.

- A. As I understand it, they would, yes.
- Q. Did you attempt to determine how much they'd have to pay?
 - A. No.

- Q. So would those costs affect their preference for -- or affect determining whether their preference was for municipal water or for well water?
- A. It could affect their preference, but over the time period we're talking about here, I would think that would be capitalized out. And some of these are homes that were built during the time there's been a water system, so they had to develop a well, so they still chose to go with a well.
- Q. So Saint-Gobain is paying several millions of dollars to connect all these individuals to the municipal water supply?
- A. As I understand it. I don't actually know how many people have been hooked up yet, but as I understand it, that's the agreement.
- Q. So wouldn't it be more correct to say whatever the preference of these individuals was, that their preference for municipal water was not

Page 106 1 as great as the cost it would take to be connected 2 to municipal water? 3 MS. JOSELSON: Objection. Would that be more accurate? 4 Q. 5 MS. JOSELSON: Object to the form. 6 I think we -- we know it is at least that 7 and it could be actually significantly higher. 8 as I point out in my report, they may, in fact, 9 have been -- they might have required a 10 compensation to hook up to the municipal system 11 that exceeds my numbers. They might not have 12 wanted it. Which isn't to say that it's not great 13 that it's being provided. That's providing a 14 public health benefit. But they may not have 15 wanted it. 16 But you don't know -- you don't have any 17 information about those individual preferences, do 18 you? 19 MS. JOSELSON: Object to the form. 20 I think I've already answered that several Α. 21 times. So . . . 22 Just to be clear, you don't know what Q. 23 those individual preferences were for municipal 24 water or well water? 25 MS. JOSELSON: Objection.

- A. I think I've answered that several times, yeah.
- Q. To be clear for the record, I'm not sure you have answered it.

You don't know what those individual preferences were for municipal water versus well water?

- A. What I do know is that very few individuals were asking to be hooked up to the municipal system and that that occurred over a very long time period, and that those individuals appeared by the fact that they purchased these homes at some point that had well water and the fact that they weren't then requesting to be added to the municipal system, that there was a preference for well water. That was an attribute that they chose in a home.
- Q. So that's what you do know, but I'm interested in what you don't know, which is whether those individuals preferred municipal water versus well water.

MS. JOSELSON: Object to the form.

A. I think I just asked -- answered that.

And also, I think that that's framing the question incorrectly from the but-for condition here. I

just don't think it's relevant.

MS. JOSELSON:

Q. So --

- A. It's an incomplete hypothetical.
- Q. You're telling me that based on one conversation that you had with a municipal utility person who described a handful of municipal connections, you have the power to authoritatively ascertain and determine the preferences of all thousand members, alleged members of this putative class for well water over municipal water, and that is authoritative and cannot be contradicted?
- A. It was several conversations, and it was a fact that they were relaying, which is they've had very few requests for additions. So the fact that it was a conversation or a short conversation, it's still a fact. And yes, I feel authoritative in saying that folks prefer well water to municipal water based on their behavior.

Object to the form.

Q. Wouldn't another authority on this be the individuals? If someone came in here and said, "Sorry, Mr. Unsworth. I actually did prefer municipal water," would that be a better authority than your conversation with the municipal utility administrator and your analysis of revealed

preferences?

MS. JOSELSON: Objection.

- A. I would say that's actually the wrong question to ask the person.
 - Q. What would be the right question?
- A. "Would you have preferred not to have contaminated groundwater and been able to continue to use your well or would you prefer the current situation, which is being required to go on municipal water and to pay a water bill because of contamination?" That is the correct measure of the but-for condition.
- Q. Would it be appropriate to ask that question to the individual class members, putative class members?

MS. JOSELSON: Object to the form.

- A. Sure, but you'd have to ask them not -- if you're asking the class members, I would also not ask them what they would prefer. I would ask them what would their required compensation be to make that change.
- Q. Okay. Because stated preferences are also relevant to an economic analysis, not only revealed preferences. Is that correct?
 - A. I prefer revealed preference over stated

Page 110 1 preference. 2 Q. But a stated preference is relevant to 3 analysis, isn't it? 4 MS. JOSELSON: Objection. Depends how it's asked and how it's 5 6 developed. 7 Economists do consider stated preferences Q. 8 as relevant to such an analysis, don't they? 9 It's very difficult to do, but in the 10 absence of revealed preference, you might consider 11 stated preference. 12 And so it would be appropriate to ask Q. 13 those individual putative class members the 14 question that you just described as additional data 15 on this question? 16 I would say no. I wouldn't do that. 17 Q. Why? 18 Because I have their revealed preference, 19 and I also can't ask an objective question about 20 preferences for well water over municipal water 21 given the situation. 22 Ο. Isn't that kind of paternalistic for you 23 to say that based on your conversation with the 24 municipal utility administrator, you know

everyone's preferences in this area better than

	Page 111
1	they do?
2	MS. JOSELSON: Objection.
3	A. I wouldn't use the term "paternalistic."
4	I would say that as an economist, I view revealed
5	preference to be a better measure of damage than
6	stated preference, and we only use stated
7	preference when we can't get a revealed preference.
8	We do we do use stated preference. We're forced
9	to use it in situations where we do not have a
10	revealed preference.
11	And I don't I would not consider it
12	paternalistic. I would consider it analysis.
13	So
14	Q. So you're saying you know what's best for
15	them?
16	MS. JOSELSON: Object to the form.
17	A. Absolutely not. I'm not saying that at
18	all.
19	Q. You know what they like best?
20	MS. JOSELSON: Object to the form.
21	A. I'm not saying that, either.
22	MR. WILSON: Would you mark this as
23	Exhibit 8.
24	(Unsworth Exhibit 8 marked for
25	identification.)

BY MR. WILSON:

- Q. I've just handed you what's been marked for identification as Exhibit 8 to your deposition.
- Can you tell me what this is?
 - A. It seems to be a declaration by what I presume to be one of the class members.
 - Q. Did you review this in connection with formulating your opinion in this case?
 - A. I may have seen this. I don't remember reviewing it for my opinion.
 - Q. So take a look at paragraph 7 of this declaration. Mrs. Crawford says, "I have a unique medical issue which causes me concern about being connected to the Bennington municipal water system. I have a hypersensitivity to fluorine (fluoride). Ingesting fluoride has led to angioedema, which has required emergency treatment including injections of epinephrine. There is ongoing effort by a group of individuals in Bennington to fluoridate the municipal water supply. If this were to happen, I would be put in the position of my home water supply being contaminated by a chemical that would do me great harm."
 - Did I read that correctly?
 - A. Mm-hmm. Yes.

- Q. And you did not consider this declaration in the course of forming an opinion, did you?
- A. It didn't affect my opinion. I do remember reading that, but . . .
 - Q. Did you -- you do remember reading this?
- A. Yeah. I had never heard before of a hypersensitivity to fluoride, so it was an interesting thing to read.
- Q. But you didn't list this declaration in the materials that you considered in your reports, did you?
 - A. I don't think I relied upon it, no.
 - Q. But you reviewed it?
- A. I may have reviewed it or I may have heard that. I'm not sure -- I'm not sure I read this. I don't remember the angioedema or the ephedrine -- epinephrine.
- Q. So this was material you reviewed in the course of forming your opinion but you did not disclose in your reports?
 - MS. JOSELSON: Object to the form.
- A. I think my knowledge of this actually came from a conversation with the attorneys who mentioned it.
 - Q. But you did read it?

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Page 114 1 Α. I don't --2 MS. JOSELSON: Object to the form. 3 I don't know if I did, actually. I'm not Α. sure if I remember reading this. It may have been 4 5 in the pile; it may not have been. I just don't 6 remember. 7 You testified earlier that you do remember Q. reading this, yeah. 8 9 So do you remember reading this or do you not remember reading this? 10 11 I remember the story. I'm not sure I 12 remember reading this. So . . . 13 Q. Is there anything else in your -- that you 14 reviewed in the course of forming your opinions in 15 this case that you haven't disclosed to us? 16 MS. JOSELSON: Object to the form. 17 Α. No. We turned over everything we had. So 18 if it's not in that pile, it wasn't -- I didn't 19 have it on paper. 20 Is Mrs. Crawford's preference to remain on Ο. well water relevant to your economic analysis? 21 22 Α. It would mean my economic analysis is 23 understating her damages. 24 So it is relevant? Q. It would be one of the factors, just as I 25 Α.

state in my report, that would cause me to underestimate damages.

- Q. And it should be considered?

 MS. JOSELSON: Object to the form.
- A. Well, I didn't say that. I said there were a variety of factors that would cause me to underestimate damages. Those factors may be hard to get at a value for.
- Q. And to know and evaluate Mrs. Crawford's damages, what other information would we need to have?

MS. JOSELSON: Object to the form.

- A. If you wanted to -- if she is, in fact, being required to join the municipal system, I've incorporated her costs of doing so. Presumably there would -- might need to be some assurance that she could treat her water to avoid this. I don't know. I didn't incorporate it. It would be in addition to what my damages are, but I don't know how I would measure it.
- Q. And it's possible that there are other class members similarly situated to Mrs. Crawford who might also have different damages than your model. Is that correct?

MS. JOSELSON: Object.

- A. They would have the same damages that are in my model and then some.
- Q. And we would need to know more information about their unique circumstances in order to evaluate those damages, wouldn't we?

MS. JOSELSON: Object to the form.

- A. If you were to include, for example, the cost of assuring that she has a clean supply of water, that would be in addition to that.
- Q. And we would know in Mrs. Crawford's -- we would need to know in Mrs. Crawford's case how likely it is that the Bennington water supply will become fluoridated. Is that correct?

MS. JOSELSON: Object.

- A. I think it would -- I don't know if it would be possible to know. That's a future situation. I don't know if it would be possible to know that.
- Q. Don't we take into account contingent events and their likelihood in making an economic damages analysis?

MS. JOSELSON: Object to the form.

A. If you can quantify them and if they matter to the analysis. So for my damages, this doesn't matter to the analysis. The cost increase

Page 117 1 is the same. And I would only incorporate a 2 contingent event if I had some reasonable basis on 3 which to predict it. So you're saying that Mrs. Crawford has 4 5 additional and different damages that your model does not address, very unique to her? 6 7 MS. JOSELSON: Object to the form. 8 It sounds as though she may have concerns Α. 9 that are the concerns of the type that led people 10 to have well water, and it would have to be 11 measured. But it wouldn't make my damages go down. 12 It would only make them go up. 13 MS. JOSELSON: It's been an hour in. Let 14 me know what your thoughts are. 15 MR. WILSON: When do you want to break for lunch? 16 17 MS. JOSELSON: Your choice. Everyone's choice. 18 19 MR. WOLFF: Let's go off the record and 20 talk about it. 21 MR. WILSON: Off the record for a moment. 22 THE VIDEOGRAPHER: The time is 23 approximately 11:15 and we are off the record. 24 (Recess taken from 11:15 to 11:23 a.m.) 25 THE VIDEOGRAPHER: We are back on the

Page 118 1 The time is approximately 11:23 and 2 this is the beginning of Media No. 3. 3 Counsel, you may proceed. BY MR. WILSON: 4 5 So, Mr. Unsworth, your opinion on added 6 cost for the putative class members depends on the 7 water rates that they will pay for municipal water. 8 Is that correct? That's one of the factors. 9 10 Now, among other things, individual water Ο. 11 usage will differ from household to household based 12 on differences in household size. Is that correct? 13 MS. JOSELSON: Object to the form. 14 Α. That could be correct, yes. 15 Q. And among other things, individual water 16 usage will differ from household to household based 17 on differences in property size. Is that correct? 18 Α. Possibly, yeah. Bennington's a relatively 19 damp area, but it may. 20 And among other things, individual water 21 usage will differ from household to household based 22 on differences in idiosyncratic usage patterns. 23 that correct? 24 MS. JOSELSON: Object to the form.

Without any value judgment given to

Α.

Page 119 1 idiosyncratic, yes. 2 Q. Now, your merits report states that the 3 water rates is generally a flat charge per quarter, but for some water customers in the town of 4 5 Bennington and all water customers in North 6 Bennington, the rate is based on usage. Is that 7 correct? In part, yes. There's a -- also a capital 8 Α. 9 fee in North Bennington. 10 So usage is relevant to the amount that 11 people will pay for their water in Bennington and 12 North Bennington. Is that correct? No, that's not correct. The -- most 13 Α. 14 residences in Bennington are on the flat-rate 15 system and they're encouraging the new connections 16 to go to the flat-rate system. So that is 17 generally considered a better deal because it's 18 predictable. And so, in Bennington, usage won't 19 matter. 20 Is most all? 0. 21 Most is not all. 22 Q. The fact that the government encourages 23 something, does that mean people will follow the 24 encouragement?

Objection.

MS. JOSELSON:

- A. I don't know about that. But I do know that most residences already are on the flat-rate system.
- Q. Now, to someone who has high water usage -- say a family of seven with a washer and dryer and a sprinkler system -- paying the flat rate is advantageous, isn't it?
- A. I would -- I would assume so. I don't -- yeah, within that hypothetical, yes.
- Q. For a single man living in an apartment with no washer and dryer, no lawn, paying the flat rate is not advantageous, is it?

MS. JOSELSON: Objection.

A. It may not be. It depends on their water use. But you actually -- we looked at the distribution and we back-calculated -- I didn't include it in the report, but I back-calculated how much water you'd have to use for the flat rate to make sense, and it's not a great deal of water.

So it's a good deal, and I think it's being offered as a good deal because there's less work for the municipality in terms of pricing.

It's not a particular good mechanism for discouraging water use, but it's what they do.

Q. Some people don't pay the flat rate, do

they?

- A. Some people by -- as I understand it, by sort of a dint of history, have a meter and choose to pay by the gallon.
- Q. Do you have any basis for predicting that, going forward, all persons who can select the flat rate will?

MS. JOSELSON: Object to the form.

A. The -- sorry, I forget the name of the town manager of the water system, but he felt that most people would choose the flat rate and he thought that was a better deal for them. And if you look at the documents that have been provided to the potential members of the system being added to the system, it effectively encourages them to go with a flat rate.

I would also say that the characteristics of this year's water consumption would only be 1 out of 99 or 1 out of 30, depending on which time period you pick. So it would vary with time as well.

Q. Have you studied any of the economics literature on government encouragement for people to participate in behavior that the government deems good?

MS. JOSELSON: Objection.

- A. I've actually done quite a bit of work on the use of pricing to discourage water consumption. It comes up in a lot of our work.
- Q. But this is pricing that encourages water consumption?
- A. You could argue that. Or at least it doesn't discourage it. I'm not sure why -- I'm sure nobody is leaving the tap on for fun. But it's not a -- having a fixed rate does not encourage using less water.
- Q. Are you aware any literature that would support an opinion that 100 percent of those who can select the flat rate will select the flat rate?

 MS. JOSELSON: Object to the form.
- A. So, interestingly, in the Atlanta area, I worked on a case between Atlanta and Florida on water usage, and there were two factors relevant to this. One is that a lot of the older neighborhoods were, in fact, on flat rate, and people generally didn't want to move to a metered system.

In addition, more so now than before, people pay their bills electronically, and so people in effect don't know what they're paying. It just gets withdrawn from their account and

Page 123 1 they're not paying attention to it. So . . . 2 Q. And does everyone do that? 3 Α. No. 4 Ο. No. 5 So if someone doesn't select the flat 6 rate, then they will have a different quantum of 7 damages than is estimated in your report under your 8 methods, because the rate that they're paying for municipal water is lower? 9 10 MS. JOSELSON: Object. 11 And, similarly, someone who decides to use 12 a meter and winds up using more would incur a 13 different -- so there's some -- we talked about 14 precision before, so there's some issues of 15 precision, not being able to perfectly predict the 16 future. 17 Ο. And --18 But I would expect that those individuals 19 may -- may choose to go with the metered water use. 20 And there's variability as well as Ο. 21 precision. Is that correct? 22 MS. JOSELSON: Object to the form. 23 Within my model, it would be a question of 24 precision because I have assumed an average. So in North Bennington, I have assumed an average. 25

I've taken the current average consumption and imposed that on those water users.

- Q. So let's just talk about your model, big picture. Your model purports to describe the total damages experienced by the putative class and various informally defined subclasses. Is that correct?
 - MS. JOSELSON: Objection.
 - A. Without the word "total."
- Q. It does not purport to describe the damages of any individual within that putative class, does it?
 - MS. JOSELSON: Object.
- A. Well, I think it does estimate damages for individuals within the class, yes.
- Q. But if we had more information about any individual in the putative class, we could come to a more precise and potentially more accurate measure of damages for that individual. Is that correct?
 - MS. JOSELSON: Object.
- A. And if you could see the future, that also might be correct. But we can't. So we measure it as best we can based on reliable and appropriate information.

Q. But we can get other specific information like Mrs. Crawford's declaration that tell us about her unique circumstances, that provide us with more particularized information that might allow us to have a more accurate and more precise picture of the damages of an individual class member. Is that correct?

MS. JOSELSON: Object.

A. I think what I said before is that information about Ms. Crawford would provide me with more -- could provide me with a more complete measure of damage.

So I'm not currently estimating total damages. I'm estimating damages in three categories. So I don't -- I don't get at other categories of damage.

- Q. And so if we have individualized information about these putative class members, we could find that some class members have lower damages than is estimated in your report under your methods, and some class members have higher damages than is estimated in your report under your methods?
 - A. I think we --

MS. JOSELSON: Object to the form.

- A. I think we won't know for sure till the future plays out. What I provide is a reasonable basis using typical calculations of what I think the losses will be -- reasonable estimate of losses to these individuals will be.
- Q. Are there any dangers to using averages, methodologically?
- A. Well, it depends on the -- depends on the problem. I'm not sure what "danger" means and I'm not sure what the problem would be.
- Q. Are there any problems of either accuracy or precision in using averages?

MS. JOSELSON: Object to the form.

A. I think that typically within my work, I am looking at information that's known with some level of precision, and often with environmental damages, we're dealing with future conditions that are unknown until they occur. And so we use averages because we expect on average we will be correct. And there are also -- you know, as far as the water bill issue goes, it depends on how the --how much is recovered and how those recoveries are provided. And it also depends on the nature of those homes in the future.

So there's a lot of -- you know, we're

providing a reasonable estimate based on the best available information.

- Q. Doesn't the propriety of using an average depend upon the variability of the data set?

 MS. JOSELSON: Object.
- A. It might. You may not have confidence in the average. It also would depend on the shape of the distribution.
- Q. Did you look at the shape of distribution for any of the data that you averaged in this case?
- A. So we -- what we did is we asked to North Bennington, which doesn't have a flat-rate system, how much variability they have in their water usage. And if you take out nonresidential properties, they actually don't experience a great deal of variability.
 - Q. How much variability is it?
- A. He didn't quantify it, but he said there's not that much variability household to household.
 - Q. And you didn't ask him to?
 - A. No.
- Q. But if we looked at that data, we could come up with a better picture of what the actual losses would be to an individual putative class member using your methodology?

MS. JOSELSON: Object.

- A. You might be able to get more precise for the current condition. Again, we're going out 99 years here for the property, so I'm not sure it would be actually more accurate. The average may actually be more accurate than the current year.
- Q. But if we go out longer periods of time, doesn't even a small difference multiply into a big difference over time?
- A. No. You would move towards the average over time.
 - Q. Well, I mean --
- A. So if a residence was unusual, the residents prob -- those individuals wouldn't be there for 99 years, so you would move back towards the average.
- Q. I mean, over time if there's a difference of \$100 a month between two different individuals and their water rates, multiplying that by 12 months and then 99 years and then to present value, you're going to end up with a big difference, aren't you?
 - MS. JOSELSON: Object.
- A. If what you were trying to calculate is that one number, yes. But, again, if you're taking

average, you would also have individuals that fall on the other side of the distribution. And so it would -- it may not make a difference.

- Q. So under your model, or under your methodology, someone who paid -- would pay a lot for municipal water should have greater damages than someone who pays a little bit for municipal water, assuming the same costs of well operation.
 - MS. JOSELSON: Object to form.
 - Q. Is that correct?
- A. It would depend on how you compensated them. So . . .
- Q. But if we're compensating them based on the difference between municipal water costs and well costs, then someone who pays more for municipal water should have more damages than someone who pays less for municipal water, under your model?
- A. My model calculates the damage. It doesn't calculate distribution of the damages.

So the individuals -- you could compensate the individuals differentially or you could provide compensation in the form of reduced water bills across the class.

Q. Okay. So how would we compensate -- how

would we determine the distribution here? Once you determine the total amount, how do we determine how to distribute that amount to the putative class members?

MS. JOSELSON: Object to the form.

- A. I haven't been asked to do that, but in other similar situations, we have factors that we use to distribute it.
 - O. What factors would those be?
- A. It could have to do with -- well, I mean, in this case, I think probably what I would encourage would be a system that compensates people through the municipal water system, so you don't have to pay each individual over time. You would just -- you know who has joined the system and you would discount their water.
- Q. But in this case, where the municipal water system isn't a party to this case that we can make them take any kind of action, where it's just private individuals, what information do we need to know about those private individuals to determine how they should be distributed?

MS. JOSELSON: Object to the form.

A. So I don't know if that first part is true. You may be right. I don't know. I don't

know whether we're not able to use the municipality as the mechanism.

I would say based on what I know right now, I would use the factors that are in my model, which is which town they're in and whether or not they had a water softener, which relates to how deep their well is.

Q. But if someone comes in and they say,

"Mr. Unsworth, I have a -- I pay a lot for

municipal water because I've got a -- I've got

seven kids and a washer/dryer and a lawn, and your

model is only giving me an average, and over time

that's not enough," is that fair and appropriate to

give that person the average?

MS. JOSELSON: Object to the form.

A. If it's paid as a one-time payment, it may be, because they're not going to be in that situation forever. So it's a present value of a series of future damages.

On average, it will be correct. That's the beauty of the average.

Q. But whether it's correct on average doesn't -- again depends on the distribution of the data?

MS. JOSELSON: Object.

- A. I have no reason to believe that this is not a normally distributed data set.
- Q. So let's talk about the other side of your added cost model, which is the costs of operating a well.

Your opinion on added cost damages is based on what you determined to be the difference between the cost of municipal water and the cost of operating a well. Is that correct?

A. That's correct.

I would probably say having a well as your source of water, not -- the operations costs are a piece of those calculations.

- Q. Did you attempt to explore whether those costs are variable among proposed class members?
- A. I did -- I did do that. That's what my model does.
- Q. In what ways does it explore those differences?
- A. There's a pretty significant cost of having a water softener, for having the equipment and having the operations of it. And so that's -- that differs across the class.
- Q. So you found one cost to be variable among class members, and that was the water softener?

Page 133 1 And the need to test water. Α. 2 Q. So two costs you determined were variable. 3 Is that correct? Α. That's right. That's right. 4 5 Well, and as mentioned, the water rates 6 North Bennington are extremely low by comparative 7 sake, and so that's taken into account as well. 8 If there were additional variations among Ο. 9 class members, would that affect your opinion on 10 class certification? 11 MS. JOSELSON: Object to the form. 12 I would say I still believe that Α. 13 they're -- the preponderance of the factors are 14 similar and the average is correct. 15 Ο. Doesn't the use of averages overcompensate 16 some putative class members and undercompensate 17 others? 18 MS. JOSELSON: Object. 19 For this particular category of damage or Α. for their overall loss? 20 21 Ο. Overall. 22 Α. Overall, I would say may calculations are 23 undercompensating everyone. 24 Q. But simply looking at the use of averages,

that methodological decision that you made, that

means you will be overcompensating some individuals and undercompensating others. Is that correct?

Object.

MS. JOSELSON:

- A. I think we've already talked about that, and I think on average over the time period of the analysis, it will be a sound measure and something we would typically use in my business.
- Q. On average, a sound -- so you're saying on average, averages do the job?

MS. JOSELSON: Object to form.

- A. If on -- on average, I believe this is a reasonable measure of the added costs to the members of these communities.
- Q. What comfort is that to someone who has been undercompensated by the use of an average?

 MS. JOSELSON: Object to the form.
- A. So assuming someone out there has a substantially lower cost of operating a well, for example, and you think their damages are higher, presumably they'd opt out of the class. They wouldn't feel fairly compensated if they believed that.
- Q. Do you agree that among the costs for a groundwater well is the cost of an annual maintenance inspection?

A. No.

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- Q. Would you agree that among the costs for a groundwater well would be water tests?
 - A. I include that.
- Q. Would you agree that among those tests would be a test for bacteria?
 - A. That's what this test is.
- Q. Would you agree that among those water tests would be one for inorganic chemicals?
- A. So we -- folks can do that. You can submit a packet to Vermont. And in conversations we had with Vermont, very few Vermont residents choose to submit those tests on a regular basis.
- Q. Would you agree that among those water tests would be one for gross alpha radiation?
- A. Some people do do radon tests, particularly when you're selling a home. So you take a sample from the tap and you send it in. That's not something that people typically do once they're in a home. It's typically required by the Realtor or by the -- when they sell the home.
- Q. Should damages be determined for the class based on what people typically do or based on what's recommended?

MS. JOSELSON: Object to the form.

- A. What people typically do.
- Q. So if one individual does a radon test every year on his well, then that should be accounted for in the determination of his damages. Is that correct?

MS. JOSELSON: Object.

- A. I don't know why anybody would test radon every year. It's not the kind of water problem that arises year to year. It's typically associated with your source water and you typically do it when you sell a home, because the mortgagee or the mortgage lender wants to know.
- Q. Suppose someone with a unique sensitivity tests for radon. It doesn't have to be every year, but they test for it every five years.

Should that -- those unique circumstances be accounted for in determining their added cost damages under your model?

MS. JOSELSON: Object.

- A. If I had data on that, I could include it, but I also would ask whether folks are testing the municipal water year to year to see, for example, if they have lead problems or salt problems.
- Q. And this would be the same for those who choose to perform the test for inorganic chemicals.

Page 137 1 Is that correct? 2 MS. JOSELSON: Object. 3 I would ask the same way. We'd have to --Α. if I was going to include all those tests that are 4 5 infrequent, I would also, for example, see whether 6 people test their municipal water. 7 So -- and why did you choose only to Q. 8 include the tests for bacteria but not these other 9 tests? 10 Object to the form. MS. JOSELSON: 11 Because in conversations with the state --12 so Vermont's a little unique. You can order a kit 13 and you can order several different kinds of kits. 14 So we simply ask them which kits most people buy, 15 and most people who are doing the water testing buy 16 the bacteriological kit. I'm actually 17 overestimating the frequency with which people do 18 that. Usually people do it -- excuse me -- when 19 they have a problem. Not every year. So people -- the use of testing by all 20 21 these individuals in the class is going to be 22 variable. Is that correct? 23 MS. JOSELSON: Object. 24 Α. It will be, but I think the number here is reasonable, given what we understand that --25

Page 138 1 Ο. And what was --2 MS. JOSELSON: Wait. I'm not sure he 3 finished. Did you? 4 5 I was saying I think it's reasonable, 6 given what we understand about how many folks and 7 what types of kits they submit to the state. 8 And do you have any data on how frequently 0. 9 these tests are performed? 10 Not for -- not for Bennington. The state 11 wasn't willing to provide that information for 12 Bennington. 13 Q. For North Bennington, do you have data? 14 Not for the well users, no. And I don't Α. 15 know if it's available. 16 So do you have --Ο. 17 I'm not sure the state distinguishes the 18 two towns in their response to that question. 19 But -- I'm not sure. 20 So your decision to include one of these 0. 21 tests in your model but not the others was not 22 based on data but just based on an informal 23 conversation with the utilities. Is that correct? 24 MS. JOSELSON: Object. 25 It was based on formal questions we asked Α.

Page 139 1 of the utilities and the answers we got. 2 Q. But it was not based on data? 3 MS. JOSELSON: Object. They did not -- they were not willing to 4 Α. 5 provide the data on number of samples that are run. 6 So you tried to obtain data on the number 7 of tests for inorganic chemicals in Vermont? 8 As I said, there are a variety of packs Α. 9 you can get for testing. And we asked whether data 10 on that were available, and they said no, but they 11 did say that it's unusual for folks to buy the more 12 expensive pack, except when they're selling a home. 13 Q. So you attempted to obtain this data and 14 it was not available? 15 Α. That's correct. 16 So you just picked one test to use in your 17 model but not the others? 18 MS. JOSELSON: Object. 19 Α. For the reasons I stated. And I would say 20 that an awful a lot of people don't test their well 21 water at all. This is not an average. This is the cost 22 23 of the bacteriological test imposed on all the 24 people in those particular categories.

When you say imposed on all those people,

Q.

Page 140 1 what do you mean? 2 Α. Imposed on the calculations. It assumes 3 they're doing it. So you're assuming that everyone will do 4 5 that test, even though you know that not everyone 6 does? 7 MS. JOSELSON: Objection. 8 That's right. Because it -- because it Α. 9 makes the damages number smaller. Conservative. 10 And you're assuming that no one will do 11 the test for inorganic chemicals even though you 12 know some do? 13 Α. That is not incorporated into my analysis. 14 And you're assuming that no one will do 15 the test for gross alpha radiation even though you 16 know that some do? 17 That's correct. I didn't see it as an Α. 18 annual cost that would be recurring. 19 You also mentioned that some people may 20 have a sensitivity to radon. I'm not aware of that as a physical phenomenon. 21 22 (Unsworth Exhibit 9 marked for 23 identification.) 24 BY MR. WILSON: 25 The court reporter is handing you what has 0.

Page 141 1 been marked for identification as Exhibit 9. 2 Have you seen this before? 3 I'm not sure I've seen this exact same Α. thing. I own a home in Vermont, so I'm familiar 4 5 with the information the Department of Health provides. But I'm not sure -- I'm not sure this 6 7 was in our --8 And just to be clear, your home is not in Q. Bennington or North Bennington, is it? 9 10 Α. No, it is not. 11 Okay. Just want to make sure the expert 0. 12 is not a class member. 13 Α. No. 14 So do you see that it says, in the top 15 section there, that total coliform bacterial test 16 is recommended every year? 17 Yeah. "Coliform." Α. The inorganic chemical test is recommended 18 Ο. 19 every five years, and the gross alpha radiation 20 screen is recommended every five years? 21 Α. Yes. 22 Q. I read that correctly? 23 Α. Yes. 24 Do these recommendations by the Vermont Q. 25 Department of Health change anything about your

opinion either on whether these tests should be included in your model or how frequently they're performed?

- A. No. I think it's interesting that that's what they're recommending. But we asked a different question, going back to the revealed preference, which is how often do people really do this. And it's not done frequently.
- Q. And you're determining real -- revealed preference based on the statement of individuals at the water utilities?
 - A. No. At the state department of health.
 - Q. At the state. Okay.

And --

- A. We did ask about that. I'm familiar with these tests, and we asked do people do these on a regular basis, and they said they recommend that.

 And I said, "Well, do people actually do it?" And they said based on the numbers they receive, no.
- Q. But you included the total coliform bacteria for everyone in your analysis, didn't you?
- A. No. We didn't include -- include it for the folks who don't use softener. So . . .
- Q. Because it's only necessary for those who use a softener? Is that your --

- A. No. It's related to the depth of the well and also the effect of having a -- the water softening equipment in the homes to us seemed like more likely that people would be -- would be doing the test.
- Q. So those are your approximations or guesses about who is going to be doing these tests?

 MS. JOSELSON: Objection.
- A. Based on -- based on talking with the water utilities and talking with the state folks about whether they're likely to see problems in their water, et cetera.
- Q. And if we had information or data about which individuals actually do these tests and how frequently they do them, we'd have a measure of damages that would be both more accurate and more precise under your methods.
 - MS. JOSELSON: Object.
 - Q. Is that correct?
- A. You may, or you may find the average is represented here. We don't know.
- Q. And you don't know until you look. Is that correct?
 - MS. JOSELSON: Object.
 - A. We don't know, but I don't have reason to

Page 144 1 believe that that's a factor that causes my number 2 to be incorrect. 3 Ο. And you don't have reason to believe, because you didn't look? 4 5 We did look and we got information 6 about how frequently people do these things. 7 But you don't have data? Q. 8 Did not get data from the state on that. Α. 9 Ο. So you included a well pump and expansion tank as expenses that would be required -- let's 10 11 start that question over. 12 You included a well pump and expansion 13 tank as expenses that would be required for operation of a well to offset against the cost of 14 municipal water. Is that correct? 15 16 Α. That's correct. 17 MR. WILSON: Exhibit 10. (Unsworth Exhibit 10 marked for 18 19 identification.) 20 BY MR. WILSON: 21 The court reporter has handed you what's Ο. 22 been marked for identification as Exhibit 10. 23 With apologies for the nature of Excel 24 printouts, can you tell me what this is? 25 It appears to be the spreadsheet that we Α.

Page 145 1 provided that do some of the calculations. 2 Q. And if you look at the second page of this 3 printout, you'll see a number of URLs and then numbers next to them, dollar amounts. 4 5 Are these the sources that you used to 6 determine the amount and frequency of the expenses 7 of a pump and a tank? 8 MS. JOSELSON: Object. 9 Α. Sorry. The format is getting me. 10 Can you point to where you're looking at? 11 It's second page of the printout, I Ο. 12 believe. It's double-sided. It might be the back 13 of the first page. 14 So the page that starts with "factor" at 15 the top? 16 I don't see "factor." You know, I think Ο. 17 mine might be slightly different. Okay. 18 Oh. 19 MS. JOSELSON: My second page is 20 different. 21 Yeah. It looks like it's -- in your 22 version it's the -- the first page. 23 So these are -- these are the sources we Α. 24 stuck in the spreadsheet. I'd actually have to go

back and look at the text and our other files to

see if there were other sources. I believe there were -- typically there was more than one source for the -- for each factor. So this --

- Q. Are these sources that are listed in your damages spreadsheet identified as sources in your report?
- A. I'm not sure about that. I think if they were in the spreadsheet, we may not have included them in the report. So . . .
- Q. To the extent there were other sources, they're not identified either in your report or in your spreadsheet. Is that correct?

MS. JOSELSON: Objection.

- A. They may be a document or an item in the pile that we gave you. The intention was to identify them in the report or in the -- or in the source spreadsheet. But there may have been an item that was in the paper.
- Q. What method did you use to select or identify these articles as the basis for determining the expenses for operation and replacement of a pump and tank?
- A. So we looked at a variety of sources online, including these websites that help homeowners understand the cost of owning a well or

Page 147 1 of doing a repair, and then we triangulated those 2 to make sure that we weren't seeing variation. 3 we were seeing variation, we tended to select the higher cost or the more frequent replacement. And 4 5 then we also compared it to, you know, expected 6 total costs of operating the well, for example, the 7 work we did out in Lockformer, you know, whether it 8 made sense. 9 MR. WILSON: We'll go with Exhibit 11 10 here, please. 11 (Unsworth Exhibit 11 marked for 12 identification.) 13 BY MR. WILSON: 14 The court reporter has handed you what's 15 been marked for identification as Exhibit 11. 16 Can you tell me what this is, 17 Mr. Unsworth? It looks like an article from the Chicago 18 19 Tribune on pressure tanks. 20 Can you tell me whether this is the 21 article from the Chicago Tribune that's cited in 22 your damages calculation spreadsheet? 23 It appears to be. One of the articles. Α. 24 So you see -- the second sentence of the Q. 25 second paragraph of the article says, "The water

Page 148 1 tank requires annual maintenance. If the storage 2 tank isn't serviced annually, not only is the 3 pressure tank at risk, but your water pump is at risk as well." 4 5 Did I read that correctly? 6 Α. Yes. 7 And do you agree with that document? Q. 8 I'm not an engineer, so I'll take it at Α. face value. 9 10 We can go up to 12 now. MR. WILSON: 11 (Unsworth Exhibit 12 marked for 12 identification.) 13 BY MR. WILSON: 14 The court reporter handed you what's been 0. 15 marked as Exhibit 12 to your deposition. 16 Is this also one of the articles that you 17 relied on? 18 Α. It appears to be. 19 Do you see where on the third page at the Q. bottom, it says, "It's a good idea, well experts 20 21 say, to schedule regular well maintenance. 22 annual inspection should cost 100 to \$120." 23 Did I read that correctly? 24 You did. Α. 25 Q. And do you agree with that statement?

- A. I'm not a well expert, and I don't know if -- I don't know if that's a good idea. It sounds like it is. From the folks who wrote this article, it is. Presumably those are folks who provide well maintenance services. So . . .
- Q. And you would have to basis to disagree with that statement?

MS. JOSELSON: Objection.

- A. I don't have a basis to disagree with it, but I would say that to the extent that someone incurs these costs, their well would -- pump would last longer. And we're going with averages, so it would reflect the average of whether people do annual well maintenance.
- I can tell you the sample of one, I haven't done well maintenance on 20 years on my well, so I don't know whether that statement is correct. It's not correct for me. So . . .
- Q. An example perhaps of the fact that even rational actors don't always follow what's recommended?
- A. At 100 to \$120 a year, I would argue, actually, that wouldn't be rational to . . .
- Q. Now, just right after that paragraph that I read, it says --

- A. You're also assuming economists are rational. That's a totally different issue.
- Q. You talk about rational actors, but you're not necessarily rational yourself? Is that the --
- A. I don't know whether anyone's rational being rational actors, yes.
- Q. Okay. We'll get into that philosophy later.

Right after that paragraph we just talked about, it says, "Meanwhile, prepare for a significant cost if you need a new well pump. It costs about 1,000 to replace and install a pump and related components in a shallow bored well. For a drilled well, the price may approach \$2,000 depending on shaft depth and pump horsepower."

A. Yes.

- Q. Did I read that correctly?
- A. You did.
- Q. And do you have any reason to disagree with that statement?
 - A. I mean, we saw a variety of costs. The \$2,000 seemed high. But there was a range of costs, depending on market and which equipment you buy. They're also -- wells or well pumps and pressure tanks and other things are getting less

Page 151 expensive. They're producing less expensive versions of them. On what basis did you determine that Ο. \$2,000 seemed high? Based on the distribution of looking online and the prices people were reporting for them. Are any of those materials cited in your Ο. report? Α. To the extent I included them, they're included. Otherwise, they're -- no, they're not cited, obviously. Q. And the information that you have about decreasing prices of these tanks going forward, are any of those materials cited in your report? That's based on my knowledge of -from other cases and engineering cost estimates. Q. And you don't state anything about that in your report, do you? I do not. We didn't take that factor into In fact, we assumed that costs would increase at 2 percent per year.

talked about, would it be appropriate to include an

annual charge for well maintenance in your damages

So based on the articles that we just

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analysis?

MS. JOSELSON: Object.

- A. No. I would say no because the cost of doing that is disproportionate to the benefit of it. So it's not something I would expect people to do.
- Q. So you relied on these articles for some propositions, but you're ignoring them for others. Is that correct?

MS. JOSELSON: Object to the form.

- A. Well, I'm not ignoring them. So if you -if we look at how long well pumps tend to last,
 that presumably reflects people's average behavior.
 So some of those people may maintain them and that
 might benefit them. Other people don't. But you
 would still expect the average to be correct. So
 when they report an average time period over which
 wells last -- well pumps last, that that would be
 incorporated in that average.
- Q. So if we have one class member who is -let's call him Mr. Rational Actor, and he does all
 the recommended maintenance every year that's
 recommended in these articles, and we have another
 class member who is not -- who doesn't do that
 maintenance, those two class -- putative class

members will have different damages, won't they?

MS. JOSELSON: Object.

- A. It depends. I think one person is paying for more pumps and the other one is paying for more maintenance. The total cost may wind up being the same.
- Q. It may, but you don't know without looking, do you?
- A. I think that I'm comfortable with the average.
- Q. But if someone provided you with information on the varying different maintenance habits of people in the putative class, that would provide you with a more accurate and more precise measurement of each individual class member's damages, wouldn't it?

MS. JOSELSON: Object.

- A. I don't know. It would -- it may provide a different measure of loss of that individual for the given year you're in. But whether it would reflect their loss and the total cost, I don't know. It would depend on other factors like how much it cost them to -- what benefit they get for maintaining it. Right? So . . .
 - Q. What other factors would it depend on?

- A. I mean, you would think rationality would tell you that folks would invest in maintenance up to the point where it doesn't pay. And so you either don't maintain and don't pay that cost, or you maintain and get the benefit of it, but you would net out the same.
 - Q. Assuming people are rational actors?
 - A. Assuming people are reasonable, yeah.
 - O. Yeah.

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So more information on those factors will provide a more informed, more accurate, more precise determination of damages of putative class members, wouldn't it?

MS. JOSELSON: Object.

- A. Again, it may not change my average.
- Q. It wouldn't change your average, but it would be more accurate and precise?

MS. JOSELSON: Object.

- Q. Is that correct?
- A. I don't know, because a lot of this is forecasting forward. Because that's what we're stuck with, is a problem that goes forward. So it would be a different number. Whether it's more accurate or not, I don't know.
 - Q. Averages are less accurate and precise.

	Page 155
1	Is that correct?
2	MS. JOSELSON: Objection.
3	A. No.
4	Q. Why is it not correct?
5	A. An average is an average. That's all it
6	is. It's measured with it's measured with some
7	precision, but it's an average itself isn't less
8	accurate.
9	MR. WILSON: Let's go ahead and break for
10	lunch.
11	MR. WOLFF: No, no. A quick break.
12	MR. WILSON: Never mind?
13	THE WITNESS: You just took lunch away
14	from me. That's
15	THE VIDEOGRAPHER: Off the record?
16	MR. WILSON: Yeah.
17	THE VIDEOGRAPHER: The time is
18	approximately 12:08 and we are off the record.
19	(Recess taken from 12:08 to 12:13 p.m.)
20	THE VIDEOGRAPHER: The time is
21	approximately 12:13 and we are back on the
22	record.
23	MR. WILSON: Exhibit 13.
24	(Unsworth Exhibit 13 marked for
25	identification.)

Page 156 1 BY MR. WILSON: 2 Q. The court reporter is handing you what's 3 been marked for identification as Exhibit 13. Do you recognize this document, 4 5 Mr. Unsworth? 6 It appears to be a PDF. It doesn't look 7 like a website, so it's a little hard for me to 8 recognize it. But, yeah. 9 I'll represent to you that this was 10 another one of the articles that was cited in your 11 damages calculation spreadsheet. At the top it 12 says, "How much does a well pump cost to replace or 13 install?" The national average, it states, is 14 1,531. 15 Mm-hmm. Α. 16 The typical range is 847 to 2,241. 17 low end is \$200 and the high end is \$4,000. 18 Your report used the average value to 19 determine the cost to replace or install a well 20 Is that correct? pump. 21 That's correct. 22 Q. But that cost could be as low as \$200 and 23 as high as \$4,000. Isn't that correct? 24 Α. I mean, that's what's cited here. I 25 don't -- I find it not credible that it could be as

Page 157 1 low as 200. 2 Q. But you relied on this document? 3 I did, for the average, yeah. Α. For the -- now, if -- does the average 4 Q. 5 incorporate that 200 value? That's what somebody reported. So I 6 7 believe what this data set does is it -- people 8 report values and they average them. So it does --9 Ο. So if the 200 value is not credible, then the average isn't credible, either? 10 11 MS. JOSELSON: Objection. 12 No, that's not true. It depends on how Α. 13 much data there is. 14 But you don't know? Ο. 15 Α. No. But I wouldn't expect that everyone 16 in Bennington could get their well replaced for 17 \$200. 18 But some may. Is that correct? Q. 19 I doubt it. I think the average is a more Α. 20 reasonable estimate. 21 So this is a pretty big range here, isn't 22 it, from \$200 to \$4,000 for the cost to replace a 23 well pump? 24 Α. Yeah, but there's also a typical range 25 given that's far smaller.

- Q. You say it's far smaller, but the difference between \$847 and \$2,241, that's more than \$1,000 of difference. It's more than a 50 percent difference, isn't it?
- A. Well, I said it was quite a bit smaller.

 It's quite a bit smaller than the other range.
- Q. Doesn't this illustrate the problem with averages?
 - MS. JOSELSON: Objection.
 - A. No, I don't think it does.
- Q. Really a wide range of data that you've distilled into a single number here. How is that single number of the average fair to people who are on extremes of the range?
 - MS. JOSELSON: Object.
- A. Well -- so, again, whether it's fair or not is a different question. Fairness would relate to the total damages and what the case settles for and how the damages are awarded. So fairness is a different issue.

Whether you're saying that could an individual experience a cheaper well pump replacement in the future and therefore municipal water actually costs them more, I would say, as I've said before, I think I'm right on average.

That's way the calculation is done. So I don't expect that number to be exactly the same, but I do expect it to be right on average.

- Q. Now, I don't mean to be flippant, but if you have a situation where there's a sharpshooter shooting at someone, and they shoot twice, one time they shoot directly to the left and one time they shoot directly to the right, they miss both times, but on average the guy is dead.
- MS. JOSELSON: I'm not sure there's a question.
 - A. Yeah. Yeah.
 - Q. Isn't that a situation where averages can really distort reality?
 - MS. JOSELSON: Object to the form.
 - A. Well, it's not normally distributed. So I wouldn't use the average.
 - Q. Is this normally distributed?
 - A. I would guess it is, based on the -- I mean, just understand -- based on the way data typically behave, yes. But you just described a situation in which there were two observations, so I don't know if it's normally distributed.
 - Q. You would guess this is normally distributed?

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MS. JOSELSON: Object.

- A. Most data are normally distributed, particularly data like these, yes. I would not expect them to not be normally distributed.
- Q. With a wide typical range in the middle.

 Is that correct?
- A. I don't know how they would define a typical range here. I'm using the average. I don't know if the typical range actually has a statistical meaning or whether it's just typical.
- Q. Now, based on the articles that we've discussed and that were cited in your damages calculation spreadsheet, you determined that a well pump would need to be replaced every 17 years and an expansion tank would need to be replaced every 25 years. Is that correct?
 - A. Yes, that's correct.
- Q. There's going to be different costs for a shallow well pump versus a deep well pump. Right?
 - A. There could be. There could be.
- Q. Do you know of any reason why there wouldn't be?
- A. Yeah. The price you get from the -- from the -- whoever is providing it to you.
 - Q. So there can be a difference in the

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Page 161 1 vendors as well? 2 There could be, and there could be a 3 difference in when it fails, what the economy is like, et cetera. 4 5 There could be a difference in operating 6 costs between shallow well pumps and deep well 7 pumps as well? 8 I would expect the electricity to be 9 higher for the deep well pump. You're lifting water more. But on average, I would expect it to 10 11 be the number I have. 12 And do all well pumps and expansion tanks Q. 13 have the same lifespan? 14 I wouldn't -- I would expect there's --Α. 15 They don't all last exactly the same number of 16 They fail in some random distribution. 17 And as we discussed, their price is Ο. variable as well? 18 19 Α. They can be, yes. 20 Significantly variable? Q. 21 MS. JOSELSON: Object. 22 Α. I don't know if they're significantly 23 variable. Remember, this is a national average, so 24 whether they're significantly variable in 25 Bennington or not, I don't know. I would think

Page 162 that at any given time, there's probably a pretty competitive market for installing them. So I'm not sure how variable they would be to an individual at a given time. But you don't have any data that suggest that they're not? I just have an expectation that --And the only data that you've cited in 0. your analysis spreadsheet shows that they are highly variable? MS. JOSELSON: Object. Α. Again, in a range across a national average, yes. They range from \$200 to \$4,000. Is that 0. correct? As self-reported, yes. Q. And the typical range spans more than \$1,200 -- more than \$1,300, in fact? Α. That would be the difference between those two numbers, yes. The cost of operating and maintaining these pumps could also depend on household water usage, couldn't it? Α. Well, the electricity could vary depending

So, yes.

on household water usage.

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- Q. Might also vary based on the soil quality.

 Is that correct?
- A. I'm not -- I'm not familiar with that factor. I'm not sure what you mean by that.

 Typically these are drilled into bedrock, so I'm not sure what you mean by "soil quality."
- Q. Now, it's also possible that different members of the proposed class would be at different stages of the life cycle of their well equipment at the time that they switched to municipal water.

 Isn't that correct?
 - A. I would expect that, yes.
- Q. So if one proposed class member was reaching the end of the life cycle of their equipment at the time of the switch to municipal water, their expected expenses going forward would be vastly different than someone who was at the beginning of that lifestyle -- life cycle? Excuse me.

MS. JOSELSON: Objection.

A. I wouldn't say vastly different. The way the calculation does it is I simply calculate an average cost per year. So they would incur that expense at a different time so their financing would vary. But I actually -- over the time

periods I'm talking about here, I would not expect it to be vastly different.

- Q. Now, when you determined the cost of electricity to operate the well, there's nothing cited in your report for the basis of that cost.

 Can you tell us how you derived that number of \$47 annually?
- A. I think the report does actually state. So it's -- we spent quite a bit of energy on the Lockformer case in calculating the cost of -- or the number of kilowatts required to lift water and what a typical kilowatt would be for lifting water. That hasn't changed. That physical function hasn't changed. That's the amount of energy needed to lift water.

What we did do is we adjusted for the fact that Vermont has slightly different electricity prices, so the cost of those kilowatt hours are different. But the physical cost of lifting the water is -- the physical requirement of lifting the water hasn't changed with time.

- Q. Is this something that's in your damages analysis spreadsheet but not in your report?
- A. I thought it was in both, actually, but maybe it doesn't say that. If it doesn't say it,

that's a -- that was left out. I'd have to go back through it to see whether we failed to cite that.

- Q. So if we have that equation for determining electrical cost, don't we also need to know the amount of volume of water that's being transmitted?
- A. So we were looking at -- the household size in the Lockformer case and here are very similar. So I assumed a similar water usage and then you have a certain amount of lift.
- Q. But average household size is deceptive, isn't it? Because you have -- there's a big difference between someone who is a single-family household, or a single-person household, and a family of seven?
- A. Again, there's no value judgment on an average. It's not deceptive. It is what is it is. It's the -- we're calculating an average lift.
 - Q. But it's not accurate?
 MS. JOSELSON: Object.
 - A. No, it is the average.
- Q. It's accurate as the average, but is it accurate with respect to the cost for a family of seven versus the cost for a single individual household?

MS. JOSELSON: Object.

- A. I think individual households we talked earlier could consume different quantities of water depending on their behaviors.
- Q. And we don't know; we'd have to look at that?
 - A. It's -- it's --

- MS. JOSELSON: You have to let him finish his answer.
- A. But I don't think you have to look at it, no. I would disagree with that. I am presenting an average, and I believe it's going to be right on average. So it's going to correctly calculate damages for the class.
- Q. But for an individual within the class, the putative class, more information about how much water they use would give a more accurate and more precise picture of their damages under your model. Is that correct?

MS. JOSELSON: Object.

A. Already discussed. It would -- it would give a more accurate quantity of water currently consumed. It would not necessarily be more accurate from the 99-year perspective or the 30-year perspective for that household. It would

Page 167 1 depend. 2 Q. So we would need to know not only their current usage but their projected usage going into 3 the future? 4 5 You would have to live out the next 99 6 years, and you would have to have lived out a world 7 in which there was no PFOA. 8 And accounting for those usage base facts, 0. 9 you're saying it would not be accurate to the 10 extent it predicted future usage, but it would be 11 more accurate than the average. 12 MS. JOSELSON: Objection. 13 Q. Is that correct? 14 Not across the class, no. I would think 15 the average would be correct across the class. 16 But for some individuals -- in fact, for 17 every individual -- their actual usage is more 18 accurate than an average. Is that correct? 19 MS. JOSELSON: Object. 20 If you're trying to measure what? Α. 21 If you're trying to measure their damages 22 under your model. 23 MS. JOSELSON: Object. 24 Α. I am trying to measure damages to the 25 class, and I use averages for various factors to

predict the damages for the class. On average, it will be correct.

- Q. If we were going to look at damages for an individual within the class, the proposed class, and we have your framework of added cost of municipal water versus well water, looking at that individual, is it more accurate to use the average or is it more accurate to use the data with respect to the individual?
 - MS. JOSELSON: Object to the form.
 - A. More accurate from what perspective?
 - Q. The perspective of truth.
 - MS. JOSELSON: Object to the form.
- A. Well, for truth, what would be more accurate would be measured total damages. We're measuring a portion of truth here. So truth takes you to a totally different answer.
- Q. Well, if we're talking about the truth as to that individual, is the average more accurate or is the data relating to the individual more accurate?
 - MS. JOSELSON: Object to the form.
- A. So these are being done at the -- at the class level, and so the average I think is accurate.

- Q. Well, I'm not asking about the class --
- A. Is there a distribution in the average?

 Yes, we've already talked about the various

 factors. But it is correct to use the average.
- Q. I'm not asking about the class level. I'm asking if we want to determine the damages of an individual within the class, is it more accurate to use the individual's information or to use the average?
 - MS. JOSELSON: Object to the form.
 - A. Would you have information on the future?
- Q. Assume information on the future both for the average and for the individual.
 - MS. JOSELSON: Object to the form.
 - A. I'm not sure what you mean, then.
- O. Okay. If --
- A. It would give -- you're -- if you had knowledge of the future, the average would be more accurate, if I knew the future.
- Q. I'm saying that if we have equal knowledge of the future both for the average and on the individual level, is it -- if we're trying to determine the damages of the individual, is it more accurate to use the information relating to that individual or to use an average?

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Page 170 1 MS. JOSELSON: Objection. 2 Α. It would depend. It would depend. 3 Describe to me --0. Because I'm going out for 99 years. 4 Α. 5 So 6 Ο. Can you describe to me one situation where 7 if you're determining damages for an individual and 8 you have data for that individual, it's more 9 accurate to use an average than it is to use the 10 data relating to that individual? 11 MS. JOSELSON: Object. If that individual's behavior in that 12 Α. 13 given year is on the distribution of the average, 14 and I'm going out 99 years, it may actually be more 15 accurate. 16 If you want to know someone's salary, is 17 it more accurate to look at their W-2 or to look at 18 an online survey of salaries in their state, on 19 average? 20 MS. JOSELSON: Object. 21 If I wanted to know the average salary for 22 a person in a household in Bennington for a given 23 household over the next 99 years, I might actually 24 be more accurate with the average.

But that's not what I'm asking about.

Ο.

saying if you want to know someone's salary, what they currently make, is it more accurate to look at their W-2 or is it more accurate to look at an average across the state?

MS. JOSELSON: Object.

- A. I think under the hypothetical, if you want to know right now what they're earning, their own salary would be more accurate.
- Q. So wouldn't it be also be more accurate, if you're trying to determine other facts about that person, to look at data relating to that person rather than data relating to averages?

 MS. JOSELSON: Objection.
- A. It depends on what you're trying to measure. So we're not measuring here something that's happening right now that we know with certainty. We're measuring something as best we can over an extended period of time, across a class of individuals.
- Q. But wouldn't you say that data relating to the individual at present is a more accurate predictor of the individual in the future than average data at the present with regard to the individual in the future?

MS. JOSELSON: Object.

A. Well, I've already stated that I think that the future cost of the well is going to get capitalized in the home value. So, actually, that individual's behavior wouldn't -- no. The average would actually be more accurate, because the average person is going to come along and buy their home.

I'm just -- I'm not -- I've already stated that there is a distribution around these variables. I don't agree that the average is an incorrect measure for loss. And I've also already stated that it depends on what the total damage, ultimately, number is, whether it's fair or not, or, as you say, is the truth. And it also depends how the money is distributed. So it's not -- there isn't one factor here.

- Q. In formulating your opinion in this case, did you review any of the data from any of the named plaintiffs in this case?
- A. I don't think we did look at the individuals, no. I've seen data on, like, contaminated concentrations of wells, but not -- I did not look at the individual plaintiff data.
- Q. If you were trying to determine the damages of, say, Mrs. Crawford, would it be more

Page 173 accurate to look at her well expenses than to look at an average? It would be more precise for this year to Α. look at her data. But whether that -- whether her well pump would last as long as I say or whether her electricity costs will stay the same, those things all have to play out over time. And how they play out over time, wouldn't 0. it be better to look at her well pump and her current usage to predict the life of her pump and the extent of her future usage? I don't know if it would be better. Ιt remains to be seen. Do you have any reason to think that averages would be better than looking at Mrs. Crawford's information specifically? MS. JOSELSON: Object to the form. Α. Yeah, I've already stated why I think the averages might make more sense. Why didn't you look at any of the data for Ο. the class members in this case? Α. Why didn't we survey the class members? Is that what you're asking?

on how they used their wells and what their

Why didn't you look at their data

Q.

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expenses are?

A. Well, first of all, I wouldn't -- if we were to look at how individuals use their wells currently, that wouldn't be a terribly sound measure because the situation already exists.

We also -- frankly, from an economic perspective, interviewing class members about those factors, I don't know whether that information is reliable, given that they're members of the class.

- Q. So you're telling me that if we have a family of seven with large water consumption in Bennington, that it's more accurate to predict their future water usage based on an average than to look at the fact that they're a family of seven?
- A. I didn't say that actually. What I said was --
 - O. You told me --
- A. What I said was my average is going to be correct.
- Q. But you told me that an average is a better predictor of future behavior than individual data. Didn't you tell me that?
- A. Well, because that family is not going to remain a family of seven in the household. They're going to change with time. So . . .

- Q. And still, you think that an average -- that an average is a better predictor of that?
- A. I think average is perfectly reasonable for those time periods, yes.
- Q. Is it more precise? Without regard to whether it's reasonable, is it more precise and is it more accurate than the individual data?

MS. JOSELSON: Object.

- A. Since I can't measure the future, having lots of detail about today would not significantly increase my confidence.
- Q. So you're saying an average based on data from today is a better prediction than actual data based on the situation today?

MS. JOSELSON: Object.

- A. Well, I don't have actual data. I don't know when the pumps will fail. I don't know how much electricity will cost in the future. I don't know whether an individual's water softening costs could change in the future. So what I have an average cost today that I'm using to forecast these costs.
- Q. And you don't have actual data because you didn't ask for it?
 - A. No, because I can't see the future.

Page 176 1 We're talking about actual data for Ο. 2 the present. 3 Α. I did not ask for actual data from 4 these -- from these class members currently. 5 So your average is predicting out into the 6 future 99 years. Is that correct? 7 At a 2 percent increase, yes. 8 How many people stay in the same house for Ο. 9 99 years? 10 Α. Probably almost no one. Okay. And you're telling me that your 11 0. 12 average is a good way of predicting what's going to 13 happen in the future? 14 MS. JOSELSON: Object to the form. 15 I think we already went over this earlier. Α. 16 It's my belief that costs of owning a home are 17 capitalized in their value, and so that's why I 18 believe that's correct. We already covered that. 19 MR. WILSON: Okay. We can break for 20 lunch. 21 THE VIDEOGRAPHER: The time is 22 approximately 12:37 and this is the end of Media 23 No. 3. (Lunch recess taken from 12:37 to 1:35 24 25 p.m.)

A F T E R N O O N S E S S I O N

(Unsworth Exhibit 14 marked for identification.)

THE VIDEOGRAPHER: The time is approximately 1:37. We are back on the record. This is the beginning of Media No. 4.

Counsel, you may proceed.

BY MR. WILSON:

Q. Good afternoon, Mr. Unsworth. I'd like to talk now about your discounting for present value in your report.

You discounted the estimated costs of water usage for the putative class members according to the 30-year mortgage rate issued by the Bank of Bennington. Is that correct?

A. Yes. I'm trying to -- so, within economics, we believe people have a time value for money. And so I'm trying to come up with what I think is the nominal discount rate, since I'm -- since I'm forecasting costs into the future. And to do that, I made the assumption that -- standard assumption -- that when people capitalize costs into their homeownership that it would get capitalized at the after-tax mortgage interest rate, since it's a sort of a standard.

Q. And that's based your assumption that mortgage financing would be available to homeowners in this community. Is that correct?

MS. JOSELSON: Object to the form.

A. It doesn't have to assume that. It's

actually not an unreasonable estimate of the nominal rate. But over time, I would -- you know, I would think that's a reasonable estimate.

The other alternative would be to go with, you know, some conventional estimates of what the real rate of discount is, and those could yield slightly different numbers. But I think this one is the best for this particular situation.

- Q. And the reason you used the rate given by the Bank of Bennington was because you wanted to pick the rate that was available at the time of your report to the local class members. Is that correct?
 - MS. JOSELSON: Object.
 - A. Within -- sorry.
- Within the local community, yeah. There is some regional variation in mortgage rates, so . . .
- Q. Yeah.
- So I'm going to hand you what's been

Page 179 1 marked for identification as Exhibit 14, I believe. 2 MR. WILSON: Emily, here's your copy. 3 If you turn to page 6-1. So it's the 0. first page in section 6. 4 5 You got right to it, didn't you. 6 So this chapter is entitled "Discounting 7 Future Benefits and Costs," and in the second 8 paragraph there -- I'm sorry. Let me take a step 9 back. 10 Can you tell me what this document is? 11 It seems to be the most recent version, I 12 believe, of EPA's guidance document for preparing 13 economic analysis under federal regulations. So 14 under various federal rules and presidential 15 orders, the federal government is supposed to 16 provide an economic analysis of new rules, and this 17 is a guidance document that was developed in part 18 for that purpose. 19 The -- I don't think this one says it, but 20 a previous version of this actually listed me as 21 one of the authors. So . . . 22 Q. And so you cited this document in your 23 report as material you relied upon in connection

A. I believe that's true. Let me look.

with preparing your report. Is that correct?

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Page 180 1 Yeah, I don't think I cited it for the 2 purposes of discounting, but I -- yeah. I cited it 3 for section 7314. And you are a former coauthor of this 4 Q. 5 volume? 6 Α. Well, EPA issued contracts to a bunch of 7 folks to help author different sections of the 8 analysis, and I was one of the folks who wrote some 9 sections of it. But there were quite a few other 10 people who contributed as well. 11 So in this section 6 on discounting future 12 benefits and costs, the first sentence of the 13 second paragraph says --14 MS. JOSELSON: I'm sorry. I apologize. 15 What --16 THE WITNESS: 6-1. 17 MS. JOSELSON: 6.1? 18 MR. WILSON: 6-1. If you look at the 19 bottom, there's pages. 20 Let me know when you're there. 21 MS. JOSELSON: Yes. 22 BY MR. WILSON: 23 So that first sentence of the second Ο. 24 paragraph says, "Social discounting, the type of 25 discounting discussed in this chapter, is

discounting from the broad society as a whole point of view that is embodied in benefit cost analysis (BCA). Private discounting, on the other hand, is discounting from the specific limited perspective of private individuals or firms."

Did I read that correctly?

A. Yes.

- Q. Would you agree that the type of discounting that you did based on the mortgage rate and the Bank of Bennington is an example of private discounting as opposed to social discounting?
 - A. Yes.
- Q. Now, you applied a discount rate to the cost of municipal water, but you did not apply a discount rate to any of the capital costs of maintaining a well, did you?
- A. No. What I did was I calculated the difference and assumed that those -- if you wanted to capitalize the difference over time, you would discount the difference. So I did discount the capital costs.
- Q. I'm sorry. I understood that your opinion discounted the water usage costs themselves. Is that not correct?
 - A. So what my analysis does is it takes

the -- it calculates a difference in a given year for the costs between owning a well versus having municipal water, which vary depending on which group you're in. And then it assumes that some components of that cost increase over time, and then it discounts that difference. So it does -- there is some discounting going on of the capital cost.

Now, what I did for the replacement is I used a simple straight line replacement. I assumed that if it was a thousand-dollar expense over 20 years, there would be -- there would be \$50 of expense that would have to be put aside each year, an average of \$50.

Q. Okay. I think I understand your method and that's helpful. Thank you for clarifying.

So, just for example, suppose you had a -in year 15, you had an estimated water charge in
year 15 for municipal water; and then you also had
a potential, say, tank replacement in year 15, just
by way of example, and the other associated
expenses with maintaining the well.

You then calculated the difference between the water usage charge and the well operation and maintenance costs, and then that difference, along

with all the other differences in all the other years, was capitalized over time. Is that correct?

- A. Was -- was -- I calculated a present value.
 - Q. I'm sorry.

A. I didn't capitalize it.

But, effectively, I'm assuming that the increased cost to the individual is the same every single year except that it goes up by a small amount. But it's discounted back, that amount.

That same amount is discounted back every year.

So it's the same number every year. It just is -- gets larger in the future -- the difference gets larger in the future because I am inflating some costs, but it's being discounted at a higher rate, so the number actually gets smaller.

Q. Would it be more accurate to separately discount these expenses based on the nature of the expense, for instance, to discount the cost of replacing a tank based on the capital cost to the individual in the year that it's expected to occur?

MS. JOSELSON: Object to the form.

A. So as we talked about this morning, I'm assuming on average, so I use more of an accounting principle for the capital cost. And, again, if

it's a thousand-dollar expense every 20 years, I'm assuming on average it will be a \$50 expense for the individual.

That is, for the individual who is -- if you actually compensate them with the dollar amount today, it would on average be enough that they'd be able to pay those costs into the future.

Q. But would it be more accurate to determine the year in which those expenses were expected to occur and then discount those costs to present value based on the financing that would be associated with them?

MS. JOSELSON: Object.

- A. As we talked about this morning, I

 don't -- I don't know exactly when each of these

 components will fail and need to be replaced. So I

 think it's reasonable over these time periods to

 use the -- to use the simple average cost of it per

 year.
- Q. Because it will -- it will vary putative class member to putative class member when those components will fail. Is that correct?

MS. JOSELSON: Object.

A. It could. But, again, as we talked about this morning, on average it's going to be right.

There's presumably a difference of ages of pumps and tanks and things like that. So . . .

From a discounting perspective, that wouldn't make any difference because I'd be assuming a certain percentage of items would fail in any given year, and it would have the same effect in the math.

Q. I'd like you to take a look at page 6-7 of the EPA manual. And on that page, if you take a look at section 6.2.2.1 -- I'm sorry. 6.2.2. So right above 6.2.2.1.

If you look at the beginning of that paragraph, it starts, "Generally a distinction is made between individual rates of time preference and that of society as a whole, which should inform public policy decisions. The individual rate of time preference includes factors such as the probability of death, where society can be presumed to have a longer planning horizon. Additionally, individuals routinely are observed to have several different types of savings, each possibly yielding different returns while simultaneously borrowing at different rates of interest."

Do you agree with that statement?

A. I agree with it, but the -- in the context

of what we're doing here, where I'm calculating a damage which I believe will be paid at a given time certain and then that capital will be used to pay costs in the future, the individual preferences aren't relevant. Because I'm not calculating a loss in -- I'm not calculating the individual's belief in their own loss or their sense of loss in a given year. I'm capitalizing a series of future expenses.

- Q. Well, you also see the sentence that says, "Individuals routinely are observed to have several different types of savings, each possibly yielding different returns while simultaneously borrowing at different rates of interest."
 - A. Right.
- Q. Wouldn't that suggest that individuals each have different discount rates for present value based on their capital cost for incurring a given expense?

MS. JOSELSON: Object.

A. So the cost to the individual does not represent their own time preference. So I'm not trying to get an individual time preference here, so I'm not asking the question how does an individual in Bennington feel about a dollar today

versus a dollar tomorrow. I'm calculating a dollar amount which, if given to the individual, would provide a stream of payments for 99 years that would let them cover these costs. So it's a different -- it's a different calculation.

O. But --

- A. It's not a -- it's not a time preference for money. It's literally how much money do I have to have today to make these individuals whole.
- Q. Whether that money works to allow those individuals to cover their future expenses, though, depends in part on the availability of financing to those individuals and the capital costs that they would incur if they are going to take on those expenses. Isn't that correct?

MS. JOSELSON: Object.

- A. It would -- it would better relate to their -- to their ability to get a return in an individual cost of capital. So . . .
- Q. Because individual homeowners might finance their costs in a variety of different ways. Isn't that correct?
- A. Well, if -- I'm not sure I follow that. Financing the costs in what regard? Given a settlement or given an award or not?

- Q. Well, suppose the individual had to incur the expense of replacing a pump or tank that's in the thousands of dollars and they don't have thousands of dollars of cash on hand. They might use a home equity line of credit, for instance.
 - A. That would be one option.
- Q. They might take out a personal loan. Is that correct?
 - A. That's correct.
- Q. That home equity line of credit could be a fixed-rate product or it could be a variable-rate product. Right?
 - A. That's right.
 - Q. They might use a credit card?
- A. They might. It would be an expensive way to finance it, but yes.
- Q. They might choose to pay cash. Is that correct?
 - A. That's correct. Yes. Sorry.
- Q. And each of those different means of financing carries a different interest rate and different financing charges. Isn't that correct?
- A. Right. So in those cases, the cost of the capital might be more expensive to those individuals if they did not have access to, say, an

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inexpensive home equity line.

- Q. So to accurately determine the total cost of those future expenses, we would need to know the methods of financing that are available to the individual putative class members. Isn't that correct?
 - MS. JOSELSON: Object.
- A. Well, I don't think you can know that, because, again, you're dealing with a 99-year or a 30-year time period. So we don't actually know what the cost would be.

To get an accurate -- what we're trying to do is come up with a correct measure and a reliable measure of the effective return they're going get on their money to pay these expenses. And given that we're only going over that time period, I would expect that effectively the ownership of that well that isn't there anymore would change. And so it would get capitalized in the home value.

Q. You said, "I don't think we can know that."

Couldn't we find out what methods of financing are available to these class members by asking them?

MS. JOSELSON: Object.

- A. You could find out what it is right now, given their personal situation and markets right now. But had we done this analysis in 1980, we would have gotten the answer completely wrong, because the cost of capital has changed so dramatically.
- Q. But by at least addressing the variety of different methods of financing that are available to those class members now, wouldn't we get a more accurate picture for each of them than we would by just using one one-size-fits-all rate?

MS. JOSELSON: Object.

- A. It would -- you'd have to present it to me. Then I'd have to look at it and see whether I thought it was a better measure of the -- of the capitalization rate.
- Q. But are you suggesting the possibility of future events, given that in 1980 we couldn't predict the current financial conditions -- doesn't that mean that we need to consider more data, not less?

MS. JOSELSON: Object.

A. Well, again, what we're trying to get at here is to assure there's enough cash there, and we need to do it at a risk-free -- towards a risk-free

rate. Not a social discount rate, but towards a risk-free rate. Because we don't want -- I mean, folks can obviously invest the money in the stock market and they might lose it all.

But what we're trying to do here is give a sound measure of how you could -- how you could take these expenses. If an individual had to incur these expenses and they weren't paid for them, how they could capitalize it in their mortgage, for example, which would be a pretty predictable, inexpensive form of capital.

- Q. Can you tell me what the estimated lifespan is of a groundwater well?
 - A. The components or the well itself?
 - Q. The well itself.
- A. I've heard that -- you know, 50 years plus if it's constructed correctly.
 - Q. Do they all have the same lifespan?
- A. I wouldn't expect they would, no.
 - Q. Would it vary from household to household?

 MS. JOSELSON: Object to the form.
- A. I think by definition if they're not all the same, it's varying across households. So . . .
- Q. Can you tell me anything about the costs to an individual homeowner if a well decreases its

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output to less than is required by the particular household?

- A. I'm not sure what you mean by that.
- Q. If a well stops producing the water that's necessary for a household, can you tell me what costs the house -- the homeowner will incur to bring it up to full production?

MS. JOSELSON: Object to the form.

- A. So what -- I guess what would cause it to fail in terms of production?
- Q. I guess that was part of the -- would be part of your answer.

What are the potential things that would cause the well to fail, and how would they be remedied?

MS. JOSELSON: Object.

A. I mean, typically, it's the pump that goes, not the well itself. Typically the screening wouldn't go.

So it would have to mean that either -well, the most common reason why a well fails is
the water table drops below the well. That's the
most common reason. That doesn't happen in the
Bennington area. It's a pretty wet area. Other
parts of the country, that's not unusual at all.

Page 193 1 All of a sudden you don't have any water. 2 Q. You cited material from Skilling & Sons in 3 your damage analysis spreadsheet, didn't you? Α. Looks like I did. I'd have to look at the 4 5 actual document. Looks like we used it for well 6 pump replacement. 7 Q. And can you tell me what you described 8 Skilling & Sons as in your damages spreadsheet? 9 I think it's there. 10 Well, if I'm reading this correctly --11 again, it's hard to read in this format -- but it 12 looks like the number that was associated with it 13 is a 20-year period for well pump replacement. 14 looks like I actually used 17 in the actual 15 calculation. 16 MR. WILSON: Can we mark another exhibit 17 here. What are we up to now? 18 THE REPORTER: 19 (Unsworth Exhibit 15 marked for 20 identification.) 21 BY MR. WILSON: 22 Q. So this is -- can you tell me what this 23 is, Mr. Unsworth, Exhibit 15? 24 Α. Looks like it's a printout from the 25 website of the organization we were just talking

about.

Q. Now, if you turn to the second page of that document, the first -- the second full paragraph says that "Another problem can be well age. A well's lifespan is considered to be roughly 20 to 30 years."

Do you agree with that statement?

A. No, not based on the information we saw.

The well itself -- I'm not sure when they're saying the well here whether they're referring to the whole contraption.

That's a technical term.

- Q. And this article is entitled "What to Do If a Well" -- "If a Water Well Runs Dry"?
- A. Yes. That's the situation I was just describing.
- Q. And did you consider that possibility in your analysis?
- A. Well, what we did is we talked with folks out there about -- there's a paragraph in the report that says we talked to folks out there about whether Bennington has had a problem with -- with the aquifer being drawn down. Again, not an uncommon problem in the rest of the country. Not a terribly common problem in this part of the world.

Page 195 When you say "terribly common," do you know what the incidence is? I think it's not heard of is what we were The water quality is pretty good and it's told. pretty high yield. 0. Do you have any data to support that? I just have the conversations that I did. So . . . Q. So your merits report states that the recovery for any putative class member on municipal water needs to be offset against the potential savings on --Can you tell me where you're reading? Yeah. This is a general description at Ο. this point, but it's page 12 of your report. It states that the recovery for any putative class member on municipal water --Α. Which report are you looking at? Merits report at page 12. Q.

MS. JOSELSON: Exhibit 3. Is that right?

MR. WILSON: I think that's right, yeah.

Exhibit 3.

- A. And you're reading from where?
- Q. I'm sorry. I'm paraphrasing at this
- 25 point. I'm paraphrasing your methodology and you

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can tell me if it's correct or not.

A. Okay.

- Q. Your report states that the recovery for any putative class member on municipal water would need to be offset against the potential savings that they would have on home insurance.
 - A. That's correct.
- Q. And you also state in your report at Note 17 that whether a particular putative class member experiences this savings "depends on the protection class they are assigned to (that is, some residents may already have this discount if, for example, they are near a hydrant) and other factors associated with their insurance policy and provider."

Did I read that correctly?

- A. You did.
- Q. So based on what you've stated in your report, it would be fair to say that to accurately determine damages for a putative class member on municipal water, we would need to know their insurance policy information, their provider, their protection class, and their rating. Is that correct?

MS. JOSELSON: Object.

- A. Or you could do what I did, which is assume that people improve their class. So they move to a better insurance class.
- Q. So this is strange to me because it's a situation where your report acknowledges a particularized individual issue that affects different class members differently based on a variety of different factors and then ignores it and assumes a uniform value.

Why did you do that?

MS. JOSELSON: Object.

A. Well, I think you're mischaracterizing the question I was answering and the methodology.

As I understand it, the factors that determine damages need to be the same across class members, and these factors are true for all class members. Whether they're class members or not, it's true for everybody in Bennington. So --

- Q. Is that --
 - MS. JOSELSON: Wait.
- Q. Pardon me. I'm sorry. I thought he was done.
- A. So the question is whether I can use the same method and consider the same factors for class members, and that's what I'm doing. In this case,

I'm picking a number that I believe is likely to be high for some members but is a typical discount you get when your insurance class changes.

So why would that happen? You'd be close enough to a hydrant in order to be able to tell your insurer, "I want a discount because I'm near a hydrant now."

Q. I'd like -- I want to drill in on something you said early on in that response. You said, as I understand it, the factors that determine damages need to be the same across class members, and these factors are true for all class members.

Can you tell me what you mean by that?

- A. Well, it means that the -- effectively, for an economist, it means you could have a formula to estimate losses and that formula would have the same variables for everyone in the group. And you would recover damages and then you could award damages to the members of that group based on reversing that formula.
- Q. And that formula gets more complex as there are more variables. Is that correct?

 MS. JOSELSON: Object.
 - A. I don't know -- I don't know if it's

complex or not. It has more variables if there's more variables. I don't know whether it's complex or not.

- Q. And -- well, more variables is more complex. Wouldn't you agree?
- A. I'm a math guy, so I'm not sure. So, more fun, but I'm not sure it's more complex.
- Q. Do you have any data to support your assumption that the factors apply to any or all of the named plaintiffs?

MS. JOSELSON: Object to the form.

- A. I did not -- what I'm estimating this for are these are factors that allow me to understand how the cost of water would increase when you move from wells to municipal water in these two communities. I did not test those against factors for the named plaintiffs. But they -- to the extent that they have a well -- and I understand some of the named plaintiffs may not have a well -- and to the extent that they live in one of these two towns and to the extent that they have this offer or not, it would apply to them.
- Q. So it seems to me to be a pattern throughout your report that you identify a factor that would affect your analysis. You state that

Page 200 1 it's individualized and then you input it as a 2 constant into your analysis, like the insurance 3 cost. Am I wrong about that? 4 5 MS. JOSELSON: Objection. 6 Well, you started out by saying "it would 7 seem to me," so I don't know what it seems to you, 8 first of all. But my analysis says here are the things 9 10 that will determine the increase in cost, if any, 11 to these -- to individuals in these communities. 12 And I estimate each of those as best I can based on 13 the information that's available, and that 14 calculates an increase in cost per year for each 15 well. 16 But we've discussed a variety of ways 17 where you could make your estimates more accurate 18 and more precise by evaluating more data with 19 respect to individual class members. 20 Α. We --21 MS. JOSELSON: I didn't think you were 22 done. But when you are --23 MR. WILSON: Okay. 24 MS. JOSELSON: Are you done? 25 MR. WILSON: There's no question yet.

MS. JOSELSON: Exactly. That's what I was going to say.

Q. So we've discussed a variety of ways in which -- now I lost it. Okay.

We've discussed a variety of ways where you could make your estimates more accurate and more precise by evaluating more data with respect to individual class members, and yet in each of those cases, even where you've acknowledged that the data is individualized and the data is available, you've decided to use an average.

Why is that?

MS. JOSELSON: Object to the form.

A. So I disagree with the first part of that statement. We've talked about areas where you believe that more information on the individual level for this whole group of homeowners would make what you believe to be a more accurate and precise estimate.

What I've said is I believe the average is reasonable to get a total damage estimate across the whole class.

Q. Well, it seems like to be apples and oranges there, because you said -- I believe it's more accurate and precise, and you said you believe

it's more reasonable. That's not the same thing.

I don't think you've ever disagreed with me that individual data is both more accurate and more precise with respect to individual class members. Is that correct?

MS. JOSELSON: Object.

- A. Well, I think I did. I think what I said was, for the individual class members, having more information about what's happening right now and using that information may not be the best estimate of the long-term difference, which is what I said.
 - Q. You said --
- A. And I also said that I felt that the estimates were reliable to calculate an average loss.
- Q. Now, I think you suggested that for the long term. But at least for year one, would you concede that individual data is more reliable than long-term averages?

MS. JOSELSON: Object to the form.

- A. I don't -- I don't know. You could get the exact same answer if you had a whole ton of individual data. So whether it's more reliable or not, I don't know.
 - Q. So you're telling me that if I have

information that Mrs. Crawford paid \$1,200 in 2017 to replace a well pump -- let's say she paid 2,000 instead.

If I have that information, you're telling me that it's actually more accurate to use an average than to look at the amount that she paid; that if I have a receipt that shows this is the amount she paid for her well tank, you're telling me it's better to look at your average for that year?

MS. JOSELSON: Objection.

- Q. Is that correct?
- A. Which -- what individuals paid for past investments isn't in my model. Those are sunk costs.
- Q. Now, I take it that if Mrs. Crawford paid \$1,200 to replace a tank in 2017 and therefore would not need to replace her tank again for another 10 or 20 years, looking at that information is less accurate than making your generalized predictions about how frequently she needs to replace her tank?

MS. JOSELSON: Object.

A. I might -- by knowing when a person replaced a piece of equipment, I might have more

information about when it would fail. But the way my calculations go is I'm assigning -- I'm taking the cost of replacement and spreading it over the average years. And so someone who recently replaced the tank would accumulate those -- those monies to replace it again. Someone who needs to replace it more -- sooner would also get that stream of payments.

So it's aiming not at the individual failure time, which I don't know, but it's aiming at the average cost.

Q. I guess I can see why that's easier, but I don't see why it's more accurate or more precise.

Can you tell me, is there any way in which that's more accurate -- an average is more accurate than individualized data?

MS. JOSELSON: Asked and answered many, many times. But I'll object to the form.

A. Yeah, I think I've already stated why. I think you're trying to forecast a number of variables here, and knowing what's happening right now -- I mean, unless you told me that nobody's using water softener, for example, then that would change my numbers. But the particulars of an individual is not necessary for the compensation

formula.

- Q. So your report here states, "Whether or not a particular residence will experience this savings depends on," and then you list a number of factors.
 - A. Where are you looking?
 - Q. Page 12, Note 17.

You're stating in your report that whether this savings happens depends on a number of factors, but it seems like you're testifying now that whether or not the particular residents will experience the savings actually just depends on the average of those costs and those factors?

MS. JOSELSON: Objection.

- A. So what -- I do state here that that -- whether the particular residents would experience that savings. I then assume they do. And so my damage estimate, if I had more information, it would actually make the damages larger.
- Q. Your report also states at Note 20 on the same page that it is possible that some residents will experience increased lead levels in tap water as a result of the switching of source water from well water to municipal water.

Did I read that correctly?

A. That's correct.

- Q. So to determine the total damages for an individual member of the putative class, we would also need to know whether the switch to municipal water would cause an increase in lead, wouldn't we?

 MS. JOSELSON: Objection.
- A. If we were calculating -- well, so whether or not someone is going to see an increase in lead levels really will depend upon the chemistry of the water, which includes where it is in the system, which time period, all of those things. But it also depends on their own fixtures.

I don't actually calculate a damage for replacing fixtures, so it's not in my model. It's just noted here that the state has said there may be an increase in lead.

I will say that both utilities have indicated to me that they are quite cognizant of this, that they're going to test, that they're going to act quickly to resolve this problem if it occurs, and so that's why I didn't include it in the damage model.

Q. Now, in science, when a scientist recognizes in a particular study that there may be an individual factor or variable that could affect

the analysis, it's appropriate for them to then attempt to control for that variable in their analysis. Is that correct?

MS. JOSELSON: Object to form.

A. If they can, if that's what they're trying to measure.

In this case, I'm not trying to measure an increase in -- I'm not trying to measure the cost of replacing fixtures.

Q. Now, if that variable has been identified, good science dictates that you either attempt to control for it or you acknowledge the imprecision of your results and potential inaccuracy of your results because you can't control for it. Is that correct?

MS. JOSELSON: Object.

- A. I think that's what Footnote 20 is doing. It's saying that I am aware that there could be costs to these individuals that are not incorporated in my report, but I'm also aware that the municipality following good practice is going to try to avoid it.
- Q. And if we got that information, then we could refine on and improve your damages model?
 - A. You could add to it.

- Q. Yes. Add to it in a way that would be more correct and more accurate. Is that correct?

 MS. JOSELSON: Objection.
- A. It would be only more accurate in that it would be more inclusive of possible -- all of the possible damages.
- Q. I'd like to turn back to your definition about the class definition. As we talked about, the class definition is limited to natural persons within the area who have interest in real property.

Does your analysis assume an ownership interest?

MS. JOSELSON: Objection.

A. So the -- my analysis, I would assume -- well, I'm certain there's no properties there which aren't owned by someone, and if that person lives in the home, they're bearing the costs. If they're renting the home, the renter is now bearing the costs, and that would affect the rental value they could get.

So I'm assuming that -- economic -- again, as we talked about this morning, economic theory would say that the cost of this rolls to the land owner.

Q. Do all renters bear water costs?

- A. No idea. Doesn't matter to me.
- Q. But if we are determining how to distribute the funds that you've opined are due to the class, wouldn't we need to know who bears what expense?

MS. JOSELSON: Object.

- A. I think I just answered that. I said that I -- economic theory says that the cost increase associated with this will roll to the land owner. So I would compensate the land owner for this particular cost component.
- Q. Even if the land owners's lease with the tenant says that the tenant is responsible for water charges but not responsible for the well maintenance?
- A. I'm not sure why a lease would say that, because it would imply there's -- both conditions exist in the same home. I can't imagine why that situation would exist.
- Q. Well, let's -- perhaps not a good hypothetical. Let me -- if the -- if the default were that the landlord was responsible for well maintenance but that the tenant would be responsible for the water charges based on usage.

Now, I know that in an individual home,

that would not be the case because you wouldn't have -- you wouldn't have both. But if that's the default arrangement, doesn't that affect how you calculate damages for people in the area who are renters and not owners?

MS. JOSELSON: Object.

A. I mean, how you would go about paying people out in the class, I haven't been -- I mean, I've thought about that, but I haven't been asked to calculate that.

I would -- from an economic perspective, I would pay the land owner, and the land owner is -- has an arm's-length transaction with the renter, so I would assume some sort of transaction would take place there. Or the land owner would, you know, be able to be more competitive in the rental market or something like that. So --

- Q. Even though that land owner wouldn't have any added costs because they wouldn't be paying for the municipal water charges by being hooked up?
 - MS. JOSELSON: Objection.
- Q. You would still compensate them as if they did have those costs?
- MS. JOSELSON: Objection.
 - A. Yeah, because I would assume there's an

efficient market for rental and that the renter is going to ask to have it discounted, that the rent is effectively now more expensive and so they'll want some sort of difference. Particularly true for the renter who wasn't paying -- in your scenario, wasn't paying the well cost previously. They're now seeing a substantial increase in costs.

Q. Is it possible that the switch of homes from private wells to municipal water has affected the value of the real property?

MS. JOSELSON: Objection.

A. We talked about that a little bit this morning and your assertion that people might value a home that's on municipal water differently than they value a home on a well.

In this particular case, the but-for condition is would homes that previously were on wells, did they experience a decrement in property value associated with now being unable to use water because it's contaminated and having to switch to municipal water.

So the but-for isn't the simple model you describe. So . . .

Q. But is it possible that as a result of the but-for model that you've opined on in your report,

Page 212 1 that there's also been a change in real property 2 value? 3 MS. JOSELSON: Object. So no one's actually gone to municipal 4 Α. 5 water yet, from what I understand. I think there 6 were a couple of folks that were hooked up because 7 they happened to be near mains. 8 My model assumes that the capitalized cost 9 of being on municipal water will be capitalized in 10 the home values, the only thing that's changing. 11 And so I would expect that that will show up, all 12 else equal, in the home value. Whether you could 13 measure it or not statistically, I don't know. 14 There's a lot of variables that affect home value. 15 If you could measure it statistically, 16 could you measure it on a case-by-case basis 17 through appraisal? 18 Α. No. 19 Q. Why not? 20 I don't think appraisers could pick up Α. 21 anything like that. 22 Q. That the amenity or disamenity of a 23 connection to municipal water is just not a 24 relevant factor for an appraiser?

Object.

MS. JOSELSON:

- A. Oh, it may be. I just find appraisers' judgments to be too subjective.
- Q. Aren't appraiser judgments, though, based on review of comparable sales in the area and the all the data relevant to a property?

MS. JOSELSON: Object.

A. Not -- not from my review of what appraisers do. They -- and I don't mean to put down appraisers everywhere. But appraisers look at -- at several comparable sales which they select based on professional experience, and they don't -- they don't use large data to determine factors. The fact that appraisers have a hard time knowing the true value of real estate I think was pretty well demonstrated during the economic collapse when appraisers kept assuming that home values were going up continuously and would continue to go up continuously.

So it's a different technique. It's used for -- appraisers are useful for things like banks not overinvesting in homes, but even in that case, they failed during the Depression.

Q. When parties negotiate the sale or purchase of a home, do they consult economists who provide them with a comprehensive analysis of the

Page 214 effect that various environmental conditions have on being capitalized into the value of their home, increasing it or decreasing it? MS. JOSELSON: Objection. Α. Unfortunately not. In fact, they'll have more of a discussion informally based on the condition of the home. Isn't that right? MS. JOSELSON: Objection. I think it would be -- I mean, individuals -- I mean, just from my observation, I haven't built any models in decision making by home buyers, but they look at the market. They talk to a Realtor and they are selecting homes looking for the attributes that most closely match what they're looking for.

- Q. And one thing you might see in a property listing would be whether the property has a well or whether it is on municipal water or how recently various well maintenance was performed. Is that correct?
 - A. I would think so, yes.
- Q. So that would be a factor that a potential buyer will consider in deciding how much to pay for a given property.

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Page 215 1 MS. JOSELSON: Object. 2 Q. Is that correct? They could be factors that would determine 3 Α. It will influence it. 4 that. As I also stated this morning, I think 5 6 some people may view the presence of a well as a --7 as an amenity, that they prefer homes with wells. 8 And, in fact, you would -- intuition would tell you 9 that people who have bought homes with wells prefer 10 homes with wells. 11 Ο. That's certainly possible. 12 And so wouldn't -- isn't the gold 13 standard --14 I should say we're getting beyond 15 economics here, because now we're talking about 16 people's preferences for real estate, which is --17 But isn't the gold standard of economics 18 ultimately what a willing buyer and a willing 19 seller agree is the price of an asset? 20 MS. JOSELSON: Objection. 21 As we talked about this morning, that's 22 using revealed preferences through market 23 transactions. And so if you can -- if you have a 24 market that's rich enough in terms of transactions 25 and you have homes that are homogeneous enough,

properties that are similar enough, you may be able to control for all the variables and detect all of those things that we just discussed. So . . .

- Q. And so if there is any change in the value of a home due to the connection to municipal water, is that something that would need to be offset or added to your damages calculation in this case?

 MS. JOSELSON: Objection.
- A. So if you could show that homes that have municipal water, that have all the same attributes, trade higher than homes on wells that have all of the exact same attributes, then that would indicate the market value of the home changes. It may not change the preferences for the individual in the home, because the individual in the home purchased it for their own reasons.
- Q. I'd like to turn now to your replacement cost opinion.
 - A. Are we done with this?
 - O. I think so.

You told me earlier, I believe this is fair to say, that an economic analysis of environmental damages must relate to the person whose loss you're evaluating and not to the losses of another person. Is that correct?

Page 217 1 MS. JOSELSON: Objection. 2 Q. Withdraw the question. 3 MR. WILSON: We'd like to take a break. THE VIDEOGRAPHER: Okay. The time is 4 5 approximately 2:26 and we are off the record. 6 (Recess taken from 2:25 to 2:32 p.m.) 7 THE VIDEOGRAPHER: The time is 8 approximately 2:32. We are back on the record. 9 Counsel, you may proceed. 10 BY MR. WILSON: 11 Mr. Unsworth, would you agree that an Ο. 12 economic analysis of environmental damages must 13 relate to the person whose loss you are evaluating 14 and does not quantify the losses of another person? 15 MS. JOSELSON: Objection. 16 You'd have to -- that's too philosophical. 17 You'd have to tell me more. 18 We had a hypothetical earlier, I think, Q. 19 about Andy and Barry. And if you've been retained 20 to evaluate Andy's damages, you don't look at 21 Barry's damages and say those are Andy's damages, 22 unless you have some basis to believe that Barry's 23 damages are representative of Andy's. Is that 24 correct? 25 MS. JOSELSON: -- objection.

A. Assuming they're representative, I'd be comfortable doing that, and if -- yeah, I would agree they should be representative.

I didn't understand whether you were asking whether I could use information from one individual to infer damages to another, which I do all the time in economics, or whether you're giving the damages to the wrong person. So . . .

Q. So you agree it's wrong to give the damages to the wrong person?

MS. JOSELSON: Objection.

- A. It wouldn't make the party who was harmed whole.
- Q. Now, here, the proposed class consists of natural persons with interest in real property whose ground water has elevated PFOA. Is that correct?

MS. JOSELSON: Objection.

- A. I think you read the class definition correctly, yes.
- Q. And your replacement cost opinion involves various improvements to the water infrastructure to the town of Bennington. Is that right?
- A. Well, the water infrastructure is managed by the town of Bennington for the betterment of all

of its residents. And so the improvements would have to be managed by the town of Bennington but the benefits would accrue to the community, just like -- you're probably aware these -- the two water systems in Bennington and North Bennington were donated to the community. So it went to the betterment of everyone in the community.

- Q. But the infrastructure is owned by the town of Bennington. Is that correct?
- A. For the -- for the use of the residents of the town who have access to water.
- Q. The town of Bennington is not a plaintiff in this action, is it?
 - A. I don't know whether they are or not.
 - Q. You're not aware that it is, are you?
- A. I'm not aware that they are, no. And I'm also not assuming that the town of Bennington would be made better off by the projects I've suggested. They would be given funding, they would accomplish those projects at that funding cost, and that would be to the betterment of the citizens of Bennington.
- Q. And the town of Bennington is not a natural person, is it?
- A. That's a legal determination. I don't know the answer to that.

- Q. Is the town of Bennington a human being?
- A. I don't know if that's defined within the law or not. So -- as far as I know, the town of Bennington is not, in a -- in a -- sort of a normal language, nonlegal sense a human being, no.
- Q. And it's not a member of the putative class, is it?
- A. I think we just answered that I don't -- I don't know if that's true or not, but I'll accept that they're not if you say that.
- Q. Do you know whether the natural persons who do own property in the class area and have elevated PFOA, whether they have a legal interest in the water infrastructure of the town of Bennington?

MS. JOSELSON: Objection.

- A. I don't. That's a good question, though, because of the unusual way in which the town of Bennington and the village of Bennington got their water systems. I don't know if those agreements implied some legal rights to the residents. I don't know.
- Q. So if you took the total damages that you estimated here and divided it among the members of the putative class, would those putative class

members have the ability to undertake the infrastructure property -- projects that you recommended in your opinion?

MS. JOSELSON: Objection.

- A. I'm not making that assumption. I'm making the assumption that the -- that the town of Bennington would need to undertake those projects to benefit the community.
- Q. So those projects don't really represent damages of the class members at all, do they?

 MS. JOSELSON: Objection.
- A. They represent the cost of a remedy to the class members. The damages, I would expect, would be significantly higher. But the -- it's a remedy to help -- to help alleviate the harm.
- Q. How do these water infrastructure projects relate to the presence of PFOA in the water?
- A. So there's -- what we did in working with the town and the village water folks who understand their systems is we asked the question are there improvements that would assure the quality of water now that there's additional people who have been added to the system, as well as the fact that the community is now wholly dependent on the water system, not on the groundwater underneath the

homes; whether there's ways in which capacity could be enhanced or -- if needed. If there's no need for that, then that wouldn't be on the list -- and whether or not there's a way to protect the quality of the source water.

Q. We'll talk about that a bit.
(Unsworth Exhibit 16 marked for identification.)

BY MR. WILSON:

Q. The court reporter is handing you what's been marked for identification as Exhibit 16 to your deposition.

Can you tell me what this is?

- A. This is -- looks like the town's outside engineer, Mark -- I'm going to forget his last name. It's his report on how they would go about providing the additional properties that were being added to the water system with water and what the cost of that would be.
 - Q. And for which system?
 - A. For the North Bennington system.
- Q. And if you take a look at page 6 under section 4.3, at the end of that first paragraph under 4.3, it says that "Using a per property water demand of 121 gallons per day, the total water

Page 223 1 additional consumption is estimated to be 6,500 2 gallons per day for the proposed system expansion. 3 The village has this reserve capacity available to serve this expanded area." 4 5 Did I read that correctly? 6 Α. You did. 7 And you noted in your report on this basis Q. 8 that representatives of the village of North 9 Bennington have expressed the opinion that there's 10 no need for expansion or changes to their system to 11 meet the expected future demands imposed by 12 additional users. Is that correct? 13 Α. That is their -- that's their statements, 14 yes. 15 Q. And for that reason, you didn't attempt to 16 calculate damages for North Bennington because you 17 believed that their statements that their systems 18 were adequate to meet the additional demand meant 19 that there were no damages. Is that correct? 20 MS. JOSELSON: Objection. It's Mark Youngston, by the way. 21 22 Y-o-u-n-g-s-t-o-n. 23 What I would say is that the -- so what

I'm calculating here is the cost of a remedy that

would harden, in effect, the water systems, given

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that the towns are now dependent on the municipal systems more so than before.

And in the case of North Bennington, their opinions are that there are no available options or reasonable actions that are either required or necessary to, again, guarantee quality, guarantee capacity, or -- or protect or enhance the source waters.

I think that there is -- I'm a little bit confused by that, given the data that North Bennington has provided to the state regarding where they are relative to their capacity constraint. But that's their opinion and so I'm living with the opinion.

Q. Okay. And just to be clear, they stated -- in your report, you state, "Representatives of the village of North Bennington, however, have expressed the opinion that there is no need for expansion or changes to their system to meet the expected future demands imposed by additional users."

When you stated that, were you referring to this conclusion of the Otter Creek report?

A. That, and conversations with Mark and the representative from the water utility.

Again, it's not that there aren't any damages. It's that there's no available actions here that would -- that would help to remedy that situation. There's -- the system simply doesn't have any alternatives available to make things better.

Q. Where does it state in that report or in anything in your report that there are no alternatives and that's the reason that you're finding no damages?

MS. JOSELSON: Object to the form.

A. So as I describe in my report and as is contained in some of the reference materials we provided, we worked through a series of questions with the two town -- the town and the village, as to whether there were actions that would -- that would be available.

So a typical action, for example, would be to protect the watershed that the water comes from. Another typical action would be to improve redundancy, since people who are now dependent on the system would be better off with a redundant system.

You know, in the case of the village, the village is confident that their system is good as

Page 226 1 it can be, and so there's no way they can improve 2 it and so there's no way to compensate for 3 improvements. And so that's what we're saying here. 4 5 I actually -- you know, just based on simple calculations, I believe they actually may 6 7 run into a capacity problem in the future, but 8 they're not -- they're not worried about that right 9 now. 10 And so you're accepting their stated 11 preference that they don't need any additional --12 I'm -- I'm accepting their judgment that 13 there's no project that makes sense to them --14 Okay. Can you mark this. MR. WILSON: 15 -- that meet my criteria for proximity to Α. 16 the damages and to remedying the situation. 17 (Unsworth Exhibit 17 marked for 18 identification.) 19 BY MR. WILSON: 20 I'm handing you now what's been marked as 0. Exhibit 17 to your deposition. 21 22 Can you tell me what this is? 23 So this is the equivalent report by Jason 24 Dolmetsch asking the question -- answering the 25 question how is the town of Bennington going to

serve these new neighborhoods, so to speak, and what the cost of that would be.

Q. So, to be clear, this is an equivalent report to the Otter Creek report that we just discussed that said there was no additional need for additional capacity based on new service in North Bennington. Is that correct?

MS. JOSELSON: Objection.

- A. That's a different question. This is an equivalent report. The purpose of this report is to estimate the cost of providing water, and they did not include in this any capacity increases.

 But that's not what this report -- that wasn't the question they were answering.
- Q. Look at page 11 of this report.

 Underneath the chart there, the second sentence says, "This total daily demand would equally approximately 74 percent of existing total source capacity and thus would not create a need for additional source capacity."

Did I read that correctly?

A. You did. And that's based on the Vermont statute -- I don't know if it's a statute or it's a regulation, but it says that the towns have to hit 90 percent of their capacity before they need to

Page 228 1 plan for additional capacity. And so he's not near 2 the 90 percent. 3 0. So why -- why do you treat these two similar statements in these two reports 4 5 differently? 6 MS. JOSELSON: Objection. 7 Q. Do you still --8 MS. JOSELSON: I'm sorry. 9 Α. I don't. 10 MS. JOSELSON: Wait a minute. Did you 11 finish? 12 I'll just try -- I'll start over again. Q. 13 Why do you treat these two similar 14 statements in these two reports differently? 15 MS. JOSELSON: Objection. 16 I don't. I did ask these utilities 17 whether -- I treat them the same, actually. I did 18 ask these utilities whether they felt that the 19 change was going to increase the need for source 20 water capacity. Neither community felt that was 21 true. As I said, in the case of North Bennington, 22 I'm skeptical, but that's their judgment that 23 they're not interested in it. 24 What I did ask them is are there ways in 25 which the systems could be hardened, which this --

what this document is answering -- asking the question, "Okay. We're not going to be providing additional water to people. Do we have enough water to give to people?" Both communities do. I don't think it will be a problem in either community.

But the projects I'm proposing are not increasing capacity. They're increasing -- they're hardening other attributes of the system.

- Q. What methodology did you use to determine which projects were necessary to harden those attributes of the system?
- A. So what we did is we had a series of conversations with both communities where we talked through the typical things one does to harden a water system. So typical things are to protect the source water, to make sure that you have sufficient and balanced storage, that you have redundancy in your systems, and that you can withstand unusual events that affect the quality or the availability of water.

So the idea here is to go beyond simply providing water to individuals, which is being addressed through the stuff we talked about already, and instead to answer the question how can

we make these communities better off, to offset the fact that now their groundwater is contaminated and people can't use it.

- Q. Is that the duty of the tort law for a defendant to make the plaintiff better off?
 - A. No. To make them whole.
 - MS. JOSELSON: Objection.
- A. We're making them whole. We're not making them better off.
- Q. So the hardening of the attributes of the system that you referred to, that will benefit everyone who is on the municipal water system. Is that correct?
 - A. Now and in the future, yes.
- Q. And many of those people, because they were already on the municipal system, they never had contaminated water to begin with. Is that correct?
 - MS. JOSELSON: Objection.
- A. Presumably not. And once the new folks are added to the system, they won't have contaminated water, either. So they'll be in the same position.
- Q. And so because they never had water with PFOA in it, they were never class members. Is that

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Page 231 1 correct? 2 MS. JOSELSON: Objection. 3 I don't know. I thought the definition of Α. the class was whether you were over the 4 5 concentrations. You're inside the box, in other 6 words, the area of concern. 7 And the municipal water supply has not had Q. 8 any PFOA in it. Is that correct? 9 Α. Not that I'm aware of. 10 So if these people had municipal water to 11 begin with, then they never had water with PFOA in 12 it? 13 No, but they did have homes that were located above PFOA. They lived in a community with 14 15 a groundwater contamination problem. 16 How is -- the municipal water system 17 serves homes that are outside of that box, doesn't 18 it? 19 There are -- it's a good question in Α. 20 Bennington whether there are homes. There may be 21 homes that are outside the box, yes. 22 If you take a look at the class definition 23 again -- I don't recall which exhibit number it 24 was -- it states that the class includes those 25 persons whose private water supply wells have been

found to be contaminated with PFOA above 20 parts per trillion.

MS. JOSELSON: I think I'm going to object. You're referring to an email the date after which the complaint was amended.

If you want to ask him about the current class the way it's defined in the complaint, that would be one thing. I frankly don't know if there's a change between them. But using an email as the basis for asking him questions about who is in the class and who isn't is not fair and not accurate.

MR. WILSON: I believe they are the same definitions. And your objection is taken. But I simply used this email because this is what he produced in his reliance materials to show what he relied on. But I believe they are the same.

MS. JOSELSON: I think he earlier testified he didn't rely on that class definition. But you have to read the whole definition in order to be accurately questioning him.

BY MR. WILSON:

Q. So if there are people within the -- who are on the municipal water system to begin with and

never had PFOA in their water, these infrastructure projects that you're proposing would inure to their benefit as well?

A. As we already discussed, I have no reason to believe that there was PFOA in the municipal system at measurable concentrations. So those individuals definitely -- the individuals who were on the municipal system did not have PFOA. That was not their problem. And they don't have any added costs or anything. Their life as far as their costs go along the same. They do live in a community and they do live -- that has a groundwater contamination problem now, and they do live in a community that is now dependent upon that municipal system solely for their water supply.

And they -- if they're within the box that has been defined by the state of Vermont, they will not be able to develop a well even if they wanted to. So they are -- they are affected.

Q. But it's possible that there are members, people who are on the municipal water supply, who, because they're outside of the box and never had PFOA in their water, are not class members. Is that correct?

MS. JOSELSON: Objection.

- A. I'd have to look at a map of the municipal system, and I'm trying to remember if there's anybody who is not inside the box who is on the municipal water system. I don't know that sitting here.
- Q. And just to be clear, when we say that these infrastructure projects would inure to their benefit, it's not a direct benefit, is it?

 MS. JOSELSON: Objection.
- A. Well, it would -- it's direct in that it improves the reliability and the soundness of the system and the quality of the water. And it -- and it would provide a sound substitute, in my mind, for -- a sound and reasonable substitute for the loss of the groundwater.
- Q. And the degree to which any of the individual class members would actually experience any harm related to these infrastructure projects would only be if those projects were not undertaken by this action and that they had to be undertaken by the town and they had to be financed publicly, and then water rates had to be increased or a bond had to be issued, and only then would these class members experience any cost related to these infrastructure projects. Is that correct?

MS. JOSELSON: Objection.

- A. I didn't follow any of that.
- Q. Okay. Probably my fault.

So regardless of whether these infrastructure projects are undertaken or not, the people in the class who are on municipal water are going to be receiving water with no PFOA in all the capacity that's necessary to their homes. Is that correct?

MS. JOSELSON: Objection.

A. As far as I know, there's not a PFOA problem, and there's -- there appears to be a sufficient quantity that folks would receive the water. There are issues associated with reliability. I mean, there are system improvements that provide reliability.

The analogy here would be here would be the case we did the Virgin Islands where -- in which a portion of the St. Thomas water supply was provided by groundwater. When that was lost, there were added costs, just like there were here, calculated differently because it's a different situation; and then there was a part of the demand was to enhance the desal facility, because now at that point we no longer have groundwater, so we've

Page 236 1 lost one resource, and we want to harden the other 2 resource. 3 So that's exactly what we're doing here. It's the same thing. 4 5 And who was the plaintiff in that St. 6 Thomas case? 7 The plaintiff there was the Virgin Islands 8 government, acting for the citizens of the Virgin 9 Islands. 10 And here, the government is not a Ο. 11 plaintiff, is it? 12 Α. Not that I'm aware of. 13 Q. And it's private citizens acting directly 14 based on their own right side. Is that correct? 15 Α. I would assume so, yes. 16 Now, would the benefits from the 17 infrastructure projects that you propose inure to the benefit of homeowners within the zone of 18 19 contamination who were already connected to the 20 municipal water supply? 21 Yes, it would. Α. 22 Q. Would that benefit be a windfall to them 23 if they're not class members? 24 MS. JOSELSON: Objection. 25 Α. Because they decided not to join the class

Page 237 1 or because they weren't in the definition of the 2 class or --3 0. Because they're not in the definition of the class. 4 5 MS. JOSELSON: Objection. States facts 6 not in evidence. 7 I would argue no in that the groundwater 8 in the Bennington area provided a service to the 9 public, whether or not people were using it, 10 whether or not they were individual owners of 11 wells. And so I don't think they would have a 12 windfall in that they also are worse off. 13 Q. But those people are not putative class 14 members. So --15 MS. JOSELSON: Same ob -- I'm sorry. 16 Why is it proper to evaluate making them 0. 17 whole? 18 MS. JOSELSON: I think that's a -- I'm 19 going to object that you're misstating the 20 definition of the class and misrepresenting the 21 facts to the witness in your question. 22 Assuming that these individuals are not in Q. 23 the putative class but are on municipal water and 24 have been on municipal water, is it proper for your

damages opinion to provide relief that inures to

Page 238 1 their benefit? 2 MS. JOSELSON: Objection. 3 So these are the individuals whom are --Α. receive town of Bennington water but are not above 4 5 the PFOA plume at all is what you're arguing, would 6 they receive a benefit from this. 7 I'm asking not whether they would receive 8 a benefit, which I think you've already said they 9 would, but whether it's proper for your opinion to 10 provide those people with a benefit when they are 11 not members of the class. 12 MS. JOSELSON: Same objection, for all the 13 same reasons. 14 I don't know legally whether it's proper. 15 I don't have any way to provide a benefit to the 16 class members through a replacement that might not, 17 I suppose, spill over to somebody else's benefit. 18 So . . . 19 Isn't this the Andy and Barry problem, *Q. 20 though, that you've been retained to evaluate 21 damages to the putative class, but you're providing 22 damages to some other third person? 23 Is that correct? 24 MS. JOSELSON: Absolutely misstates the 25 evidence. You do it over and over.

Page 239 1 totally improper. 2 MR. WILSON: Emily, "object to the form" 3 will be sufficient. MS. JOSELSON: No. You cannot ask him 4 5 questions that misstate what the complaint says 6 and ask him if that's appropriate. 7 I'm not asking any question MR. WILSON: 8 that misstates the complaint. I've asked him to 9 assume about the class definition, assume that 10 Because I don't think you can say that's true. 11 that it's absolutely certain that every single 12 person on the municipal water supply is a class 13 member. 14 And in any event, we're not going to get 15 into that here. If you have any further 16 objections, objection to the form is what's 17 permitted by the rules. So let's leave it at 18 that. 19 Would the court reporter please reread the 20 question. 21 *(Question read back by the reporter.) 22 MS. JOSELSON: Same objection. 23 So I don't -- I don't know if there's 24 anybody in that situation. I'd have to look at the 25 maps to see where the municipal system is and

whether it's fully within the area of concern. So first of all, I'll caveat by saying that.

Secondly, I would say that we're providing improvements to the system here. To the extent that the benefits of that spills over, it's still necessary to compensate the class members. I don't have any other alternatives that I can go directly to those class members, unless we go to some sort of model that models their willingness to accept payment, which I would expect would be significantly higher.

Q. Have you attempted to allocate those costs only to the people who are class members, not to those who are not?

MS. JOSELSON: Objection.

- A. So by "allocate," you mean calculate a dollar amount per -- per individual?
 - Q. That would be one example.
- A. So within the report, I calculate the implied cost of the project per year, I believe for residences -- I'd have to look at it -- that fall within the contaminant plume areas.
- Q. I think that, in trying to unpack this, I think the problem is a little bit deeper and a little bit different. Because supposing your

opinion is correct and supposing it's ultimately accepted by the court and the amount of damages that you've estimated is paid to the members of the putative class in shares, and those damages represent the cost that's necessary to undertake these infrastructure improvements, those would be costs that would be necessary for those infrastructure improvements that would benefit other persons who were outside of the class, but those projects might never actually be undertaken because the money is being paid to individual class members and not to the town of Bennington. Is that correct?

MS. JOSELSON: Objection.

- A. No. That's wrong in a bunch of ways. I mean, first off, if the monies were allocated out to the individual class members, the projects wouldn't take place. And so there would be no benefit to anyone who's in the community but not a member of the class. So that wouldn't be true in itself. But the presumption here is that you could use the municipal system as the mechanism to make people whole by providing them an equivalent replacement.
 - Q. Have you ever undertaken any analysis to

Page 242 1 allocate those costs pro rata between class members and nonclass members who live within the class 2 3 area? MS. JOSELSON: 4 Objection. 5 I've already said I don't know if those 6 people exist. And, no, I haven't. 7 Q. So you proposed in your merits report at 8 page 16 to -- that Saint-Gobain should purchase 9 properties around the Balles Brook intake through 10 arm's-length transactions with willing sellers, to 11 allow for control of land uses on these properties 12 that could impact the town's water source. It's "Bolles Brook." 13 Α. 14 Bolles Brook. Thank you. Ο. 15 Α. That is one of the projects I looked at. 16 What are those potential impacts? 0. 17 It's described in a separate town document Α. that talks about the fact that without control of 18 19 the land use by having private ownership of the 20 land, the intake water could be affected by poorer 21 waste management --22 Q. What's --23 Α. -- by those land owners. 24 Q. Apologies.

What is that separate town document?

- A. I'd have to go through -- yeah, I'm not sure which one it is. But the town described actions they're trying to take, so they are -- this has already been raised as an issue that Vermont prefers towns to have control over their watersheds. Which the town -- because the majority of the watershed here is the national forest, is not a huge problem. There are some privately held properties there.
- Q. If we end up discussing that document, if it's something I end up showing to you later on in the deposition, would you please let me know so I know that's what you're talking about?
 - A. Sure. Yeah.
- Q. None of those potential impacts concern PFOA, though, do they?

MS. JOSELSON: Objection.

- A. No. As I say in the report, the only thing you could do for PFOA at this point is a fantastically expensive remedy. So there's -- we're trying to offset the effects of the PFOA with actions we can do.
- Q. So they wouldn't be part of the but-for world that's attributable to PFOA, because the potential harms would have existed without it. Is

Page 244 1 that correct? 2 MS. JOSELSON: Objection. 3 Right. And, in fact, that's part of my Α. I'm looking for things that could be 4 goal here. 5 due -- that could be done to improve and harden the system, to offset the fact that the PFOA is there. 6 7 So I need -- I need those things to exist in order 8 to calculate a cost of a remedy for the harm here. 9 Q. And the problems with the Bolles Brook 10 intake were a regular problem well before there was 11 any issue with PFOA. Is that correct? 12 MS. JOSELSON: Objection. The challenges associated with that source 13 Α. 14 as it relates to sediment load has been an ongoing 15 problem. 16 And you state in your report that Jason 17 Dolmetsch of MSK Engineering estimated those improvements to cost \$6 million. Is that correct? 18 19 Α. That's correct. 20 Do you know the basis for that figure? 0. 21 He said he did a basic cost estimate. 22 It's not a -- it's not a buildout cost estimate. 23 That would be significantly more. But he's 24 considered systems like this and he has a sense of

what these things cost. It's a storage tank.

Page 245 not a terribly complex system. It's a storage It's an electronic system to cut off the water when it's heavy in sediment load and it's a filtering system. Did you ask for any substantiation for his opinion in that regard? I asked him for the cost of it, what No. he felt the cost would be. Q. Is that something you typically do, just ask someone what something costs to determine a value? It's -- I mean, it's typical in our Α. business that we would ask an engineer who is familiar with the system, who is qualified to make cost estimates, what the cost might be. And he came back with that cost estimate. And he didn't provide you with any Ο. itemization, did he? Α. He did not. No breakdown or analysis? Q. Α. He did not. MS. JOSELSON: Objection. You also propose that the Chapel Road 0. storage tank should be replaced to improve overall

system and liability at an estimated cost of

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Page 246 1 \$5 million. Is that correct? 2 Right. And they were also -- he felt that 3 that tank is at risk due to its age and he also wanted -- felt that a redundant line to the tank 4 5 would help with balancing the system and provide a 6 source of water for, you know, like another 7 Hurricane Irene or something. 8 And so when you say "due to its age," this Ο. 9 means that that tank was already at the end of its 10 useful life before there was any issue with PFOA. 11 Is that correct? 12 MS. JOSELSON: Objection. 13 Α. That's correct. Again, we're looking for 14 things we could do to harden the system to offset 15 the PFOA. We've done as much as we can do with the 16 PFOA. 17 (Unsworth Exhibit 18 marked for identification.) 18 19 BY MR. WILSON: 20 The court reporter is handing you what's 0. 21 been marked for identification as Exhibit 18. 22 Do you recognize this document? 23 I do. Α. 24 Q. Can you tell me what it is? 25 Α. It looks like Jason was providing

Patrick -- who is one of the attorneys in the case,

I believe -- and Terry Morse with cost estimates

for projects. This was early on and when we were

asking questions about what projects might be

relevant.

Q. And if you look at the original email in this chain on page 3, it says, "Hi, Jason. I am at Bennington town offices meeting with Terry Morse. Terry is hoping you could give me a copy of the town's water plans for 5, 10, and 20 years."

Did I read that correctly?

- A. That's right.
- Q. And then in the final email in the chain, when a list is ultimately provided, Jason Dolmetsch says, "Hi, Patrick. Here is the list of infrastructure projects that we have identified, the following water improvement projects for the system. Please note that this list is an internal wish/planning list that we use for future planning and budgeting and not an officially duly adopted capital plan."

Did I read that correctly?

- A. You did.
- Q. So this wish list and planning list predates any issue with PFOA. Is that correct?

- A. That's a good question. I don't know when these things came onto the list. I'm not aware if any of these items had -- were necessitated by the PFOA.
- Q. And the Chapel Road tank replacement is listed as one of the items on that list. Is that correct?
- A. Right, as one item. As I understand it -I mean, the town of Bennington's water system is
 pretty small and their budget's pretty modest, but
 they do ask their engineer on a regular basis
 whether there are things he would do to improve the
 system and upgrade the system, and this was -- that
 was the list at that time.
- Q. What is the economic methodology that would require the defendant in this case to pay for the wish list of the town utility?
 - A. I don't think we're making that assertion.
- Q. You are asking that an item on this wish list to be paid for by Saint-Gobain. Is that correct?
 - MS. JOSELSON: Objection.
- A. One of the -- a part of one of the items on this list, this is the tank replacement. As I understand it, that did not include the redundant

Page 249 1 line to the tank. One of those items we determined 2 would satisfy the criteria of making the system 3 more reliable, better capacity, maintain quality, or replace the services of groundwater. 4 5 So we -- based on conversations with them, we selected one item from this list that we felt 6 7 had -- would provide that offsetting benefit. 8 There aren't a lot of alternatives at this point in 9 Bennington to offset the damage caused to 10 groundwater, short of an incredibly expensive 11 remedy. So what we're trying to do is make the 12 community members as well off by making their 13 remaining water supply reliable. 14 Can we go off the record for a second? What's that? 15 Q. 16 Can we go off the record? Α. 17 0. Sure. 18 Α. I just want to grab some water. 19 THE VIDEOGRAPHER: The time is 20 approximately 3:13 and we are off the record. 21 (Recess taken from 3:13 to 3:19 p.m.) 22 (Unsworth Exhibit 19 marked for 23 identification.) 24 THE VIDEOGRAPHER: The time is 25 approximately 3:19 and we are back on the

record.

BY MR. WILSON:

Q. Mr. Unsworth, thank you for your time today. I think I have just one more question for you, and this is really just a housekeeping question to help us understand things.

If you'll take a look at what's been marked as Exhibit 19 in front of you. I'm going to represent to you that this was material that we received produced to us as part of your reliance materials in this matter, and we frankly have no idea what it is. And so if you could tell us what it is, it would be appreciated.

A. It's a really good economic graph because it doesn't label either of the axes, so it satisfies the behavior of economists.

I believe what this is -- and I could confirm it -- but I believe what it is is these are water production numbers for North Bennington over a certain time period. And I -- that's what this is. So I think what you're seeing there is a little seasonality, but I'm not positive.

- Q. So do you have any idea what the units are on the axes?
 - A. I believe those are in gallons, and

Page 251 1 there's -- yeah. 2 Ο. On --3 I'd have to go back to look at it. Α. that's a general sense of what these numbers are. 4 5 So the Y axis would be gallons and the X 6 axis would be --7 Rows of observations on given days. 8 Whether they're all specifically days or not, I 9 don't remember, because they don't actually -- it's 10 such a small system, they don't actually have 11 anybody at the plant on some days. So they might 12 be, like, long weekends and things. 13 Q. And would this be for Bennington or North 14 Bennington? 15 This is North Bennington. Α. 16 I thought that Jason Dolmetsch was with 0. 17 Bennington. 18 Α. He is. I -- I asked him a casual question 19 where I said, "Gee, when we were at North 20 Bennington, they indicated that they were close to 21 their capacity on filtration, and there's some 22 actual documentation of that." 23 And he said yeah, that was his 24 understanding, too, and he sent me this graph. 25 Ο. Okay. And it ultimately ends up being a

Page 252 nonissue because you're not offering any opinion on damages for North Bennington with regard to source capacity or infrastructure improvements. Is that correct? MS. JOSELSON: Objection. So I offered the opinion. I -- and appreciating that they know their system and they have their own policies, it is my opinion, and I think Jason shares it, that they're actually closer to the line than they think they are. But you've not attempted to estimate any damages for North Bennington in that regard, have you? MS. JOSELSON: Objection. So I was unable to identify projects for North Bennington that could be used to offset the effects of the PFOA in groundwater, and there's no -- therefore, there's no damages with that category. MR. WILSON: No further questions. MS. JOSELSON: I just have one. **EXAMINATION** BY MS. JOSELSON: You've been asked about a lot of future Q.

potential contingencies.

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Page 253 Does your methodology include an analysis of the losses for people who, for whatever reason, within the contamination zone, are not able to connect to municipal water? MR. WILSON: Object to the form. So -- so my -- my model includes -- we talked about it this morning -- there were a dozen properties for which at the moment it's uncertain how they're going to be dealt with. They're too far from the system where they physically can't get pipes there. If there are other individuals who could not connect and would have to remain on POETs, I could use that damage model to address those individuals. Q. So it's all there in your methodology in your report? It's all there, yeah. Α. MR. WILSON: Object to the form. That's all. MS. JOSELSON: THE VIDEOGRAPHER: The time is

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approximately 3:23 and this is the end of Media No. 4.

> (Witness excused and deposition concluded at 3:23 p.m.)

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ROBERT UNSWORTH	
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CERTIFICATE

I, Deanna J. Dean, a Registered Diplomate
Reporter, Certified Realtime Reporter, and
Massachusetts Notary Public, do hereby certify
that the foregoing, to the best of my
knowledge, skill and ability, is a true and
accurate transcript of the deposition of
ROBERT UNSWORTH, who was duly sworn, as
reported by me at the place and under the
circumstances present on the date hereinbefore
set forth.

I further certify that I am neither attorney or counsel for, nor related to or employed by any of the parties to the action in which this deposition was taken, and further that I am not a relative or employee of any attorney or counsel employed in this case, nor am I financially interested in this action.

Seargean

Deanna J. Dean, RDR, CRR
Signed this 3rd day of April, 2018
My MA commission expires December 28, 2018

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Federal Rules of Civil Procedure Rule 30

- (e) Review By the Witness; Changes.
- (1) Review; Statement of Changes. On request by the deponent or a party before the deposition is completed, the deponent must be allowed 30 days after being notified by the officer that the transcript or recording is available in which:
- (A) to review the transcript or recording; and
- (B) if there are changes in form or substance, to sign a statement listing the changes and the reasons for making them.
- (2) Changes Indicated in the Officer's Certificate. The officer must note in the certificate prescribed by Rule 30(f)(1) whether a review was requested and, if so, must attach any changes the deponent makes during the 30-day period.

DISCLAIMER: THE FOREGOING FEDERAL PROCEDURE RULES

ARE PROVIDED FOR INFORMATIONAL PURPOSES ONLY.

THE ABOVE RULES ARE CURRENT AS OF SEPTEMBER 1,

2016. PLEASE REFER TO THE APPLICABLE FEDERAL RULES

OF CIVIL PROCEDURE FOR UP-TO-DATE INFORMATION.

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